

EXHIBIT A-16



P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Statement Date: 02/12/2018

Loan Number: [REDACTED]

Amount Due as of
02/12/2018: \$7,144.28

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is severely delinquent, and as such, foreclosure action has begun. Failure to cure your default may result in expenses and foreclosure - the loss of your home. Please see below for information on the amount needed to reinstate your loan and avoid foreclosure.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown																												
Property Address: 2122 21ST ST NITRO, WV 25143 Loan Type: RHS	Principal Balance: \$103,998.47 Escrow Balance: (\$681.05) Past Due Balance: \$7,051.51 Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$116.33	Your loan became delinquent on 05/01/17 and is now 288 days delinquent. Recent Account History <table> <tr> <th>Due Date</th><th>Amt Due</th><th>Pmt Date</th><th>Amt Paid</th></tr> <tr> <td>10/01/17</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>11/01/17</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>12/01/17</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>01/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>02/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>03/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> </table>	Due Date	Amt Due	Pmt Date	Amt Paid	10/01/17	\$704.95	N/A	N/A	11/01/17	\$704.95	N/A	N/A	12/01/17	\$704.95	N/A	N/A	01/01/18	\$704.95	N/A	N/A	02/01/18	\$704.95	N/A	N/A	03/01/18	\$704.95	N/A	N/A	Principal: \$174.32 Interest: \$373.36 Escrow: \$157.27 Past Due Payment(s): \$7,051.51 Outstanding Late Charges: \$0.00 Other Fees: \$209.10 The total payment amount needed to bring the account current is \$7,144.28. Accelerated Amount*: \$104,772.29 **The amount necessary to pay off your loan as of 02/12/2018. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full payoff amount.
Due Date	Amt Due	Pmt Date	Amt Paid																												
10/01/17	\$704.95	N/A	N/A																												
11/01/17	\$704.95	N/A	N/A																												
12/01/17	\$704.95	N/A	N/A																												
01/01/18	\$704.95	N/A	N/A																												
02/01/18	\$704.95	N/A	N/A																												
03/01/18	\$704.95	N/A	N/A																												
Prepayment Penalty: No <u>Interest Rate information:</u> Current Interest Rate:	4.375%																														
Next Payment Change Date (Escrow): Reason For Payment Change:	08/01/18 Escrow Analysis																														
Transactions Since Your Last Statement																															
Date	Description	Charges	Payments																												
02/01/18	County Tax	\$0.00	(\$427.42)																												
Past Payments Breakdown																															
Payment Elements	Paid Last Month	Paid Year to Date																													
Principal	\$0.00	\$0.00																													
Interest	\$0.00	\$0.00																													
Escrow (Taxes & Insurance)	\$0.00	\$0.00																													
Fees	\$0.00	\$0.00																													
Credit Balance	\$0.00	\$116.33																													
Total	\$0.00	\$0.00																													

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

* Partial payments are credited to the amount as of the date received but are not applied to the account until enough funds are received to constitute a full regular payment.

Please detach and return with your payment.



Amount Due: \$7,144.28

Amount Due: \$
\$
\$
\$

Total Amount Enclosed: \$

Clearly indicate in the boxes above how additional funds need to be applied

Loan Number: [REDACTED]

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726





STOLER PENNYMAC 001438


60007049510007051519

Other important information

How to Contact Us

 www.PennyMacUSA.com
Available 24/7 on all your devices:
PC, Tablet, and Mobile.
El sitio web y las declaraciones están disponibles en español.
Go Paperless today!

 **PennyMac Customer Service:**
(800) 777-4001
M – F: 6:00 AM – 6:00 PM PT
Sat: 7:00 AM – 11:00 AM PT
Fax: (866) 577-7205

 **PennyMac Loan Services, LLC**
Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
Notices of error or information requests **must** be mailed to this address.

How to Make a Payment

Auto-Pay*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice.
Pay Online: Make a one-time payment on our website.

Pay-by-Phone: (800) 777-4001
(Fees may apply to use this service)
Western Union:
Code City: PennyMac
Pay To: PennyMac Loan Services
Code State: CA
ID Number: Enter Loan Number

Check:** Mail to PennyMac:
Standard Address:
P.O. Box 660929
Dallas, TX 75266-0929
Overnight Address:
Attn: Lockbox Operations POB 30597
20500 Belshaw Ave.
Carson, CA 90746

Tax and Insurance Information

Property Tax Bills:
If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (**Please note:** Supplemental/Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)
Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.

General Insurance Questions: (866) 318-0208
Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below:

Mortgagee Clause:
PennyMac Loan Services, LLC
Its Successors and/or Assigns
P.O. Box 6618
Springfield, OH 45501-6618

Credit Reporting Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Important Consumer Information


This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may file complaints about PennyMac with the Department. You may obtain further information from the Department by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting www.dfs.ny.gov.

 Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrower's meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2018)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of the loan may be required to pay the advance to the lender's account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

STOLER PENNYMAC 001439



P.O.Box 514387
Los Angeles, CA 90051-4387
(800) 777-4001
fax (866) 577-7205
NMLS # 35953

February 15, 2018

Mount State Justice, Inc.
Attn: Bren J. Pomponio
1031 Quarrier Street, Suite 200
Charleston, WV 25301

Loan Number: [REDACTED]
Property Address: 1031 Quarrier Street, Suite 200
Charleston, WV 25301

Dear Bren J. Pomponio:

This letter is in response to correspondence received from Jessica L. Stoler on February 1, 2018, addressed to PennyMac Loan Services, LLC ("PennyMac") regarding the Loss Mitigation Review. Ms. Stoler has requested that any communications regarding her concern should be sent directly to your attention.

Our records indicate that on February 20, 2017, Ms. Stoler was referred over for a United States of Department and Agriculture ("USDA") Modification review. After the underwriter reviewed Ms. Stoler financial information, it was determined that Ms. Stoler did not qualify for any USDA programs. The financial documents that Ms. Stoler supplied determined that Ms. Stoler had insufficient cash flow and the Housing Expense Ratio was outside of acceptable range. A decline letter was issued out on April 7, 2017 informing the customer of the decision.

On June 9, 2017, Ms. Stoler spoke with a collection representative which informed Ms. Stoler that a new modification packet will be sent due to a change in circumstances. On June 14, 2017, PennyMac received Ms. Stoler Modification packet and it was discovered that Ms. Stoler was unemployed. On June 30, 2017, Ms. Stoler was approved a USDA Special Forbearance ("SFB") Unemployment Plan. This plan allotted a reduction of her monthly payment for the next 6 months. Ms. Stoler was required to make a payment of \$411.73 beginning on July 1, and ending on December 1, 2017. During this period, Foreclosure activities along with Late Charges will be suppressed. In addition, USDA requires PennyMac to follow up every month to retrieve the reduced monthly payment along with an Unemployment status check.

Ms. Stoler successfully made the arranged monthly payments on July 5, August 29, September 29, and October 31, 2017. Thereafter, the Single Point of Contact ("SPOC") Joshua Price attempted to reach the customer on November 8, November 15, November 20, and November 24, 2017, as the November monthly payment was not received, but was unsuccessful. As the SPOC could not reach Ms. Stoler and Ms. Stoler failed to make the November payment, the loan was declined on December 5, 2017 which a notice was sent to her.

As repercussions of the loan being declined, the foreclosure suppression was lifted. On December 20, 2017, Ms. Stoler spoke with our collections department advising that she obtained employment. The collection representative referred the customer for another USDA modification review.

On December 28, 2017, a Foreclosure Sale Date was placed on the property for January 30, 2018. Ms. Stoler returned the Mortgage Assistance Application ("MAA") on January 8, 2018 for the USDA modification review; however, it was determined that per investor guidelines the customer cannot request a modification within 37 days of the Foreclosure Sale date. For this reason, a Decline letter was issued on January 10 and January 16, 2018 informing Ms. Stoler.

STOLER_PENNYMAC_001440

Bren J. Pomponio

Page 2

PennyMac has acted in good faith in our attempts to assist Ms. Stoler in retaining her home and has exhausted all loss mitigation options that are available. Should you have further questions related to the matter above, you may contact me directly at (866) 695-4122, extension 2974. My office hours are 8:00 AM to 5:00 PM PT, Monday through Friday.

Sincerely,

Jose Martinez

Jose Martinez
Priority Complaint Specialist
PennyMac Loan Services, LLC

CC: Jessica L. Stoler, via US Postal Service

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2018)

STOLER_PENNYMAC_001441



P.O.Box 514387
Los Angeles, CA 90051-4387
(800) 777-4001
fax (866) 577-7205
NMLS # 35953

February 15, 2018

Mountain State Justice, Inc.
Attn: Bren J. Pomponio
1031 Quarrier Street, Suite 200
Charleston, WV 25301

Borrower: Jessica L. Stoler
Loan Number: [REDACTED]
Property Address: 2122 21st St.
Nitro, WV 25143

Dear Bren J. Pomponio:

This letter is in response to correspondence received from Jessica L. Stoler on February 1, 2018, addressed to PennyMac Loan Services, LLC ("PennyMac"), regarding her request for payment assistance on the above referenced loan. Ms. Stoler requested that communications regarding her concerns be sent directly to your attention.

Our records indicate that on February 20, 2017, the loan was referred to our Loss Mitigation Department to be reviewed for a United States Department of Agriculture ("USDA") Modification and PennyMac received all required documents on March 7, 2018. Unfortunately, Ms. Stoler did not qualify for any USDA loss mitigation programs, and a decline letter was mailed to her on April 7, 2017 (copy enclosed), explaining the reasons for the decline. Subsequently, the loan was referred to foreclosure on June 6, 2017.

On June 14, 2017, PennyMac received Ms. Stoler's request for assistance due to unemployment, and she was approved for a USDA Special Forbearance ("SFB") Unemployment Plan on June 30, 2017. This plan required Ms. Stoler to make a reduced monthly payment of \$411.73, effective July 1, through December 1, 2017. In addition, Ms. Stoler would need to keep PennyMac informed regarding her employment status, on a monthly basis.

Ms. Stoler successfully made the arranged monthly payments on July 5, August 29, September 29, and October 31, 2017. Thereafter, her single point of contact ("SPOC"), Mr. Joshua Price attempted to reach her several times between November 8 and 24, 2017, as the November 2017 SFB payment was not received. Unfortunately, his attempts to reach Ms. Stoler were unsuccessful, and the SFB was declined on December 5, 2017, due to non-payment. I have enclosed a copy of the decline letter for your review.

On December 28, 2017, a foreclosure sale of the property was scheduled for January 30, 2018. Subsequently, PennyMac received a Mortgage Assistance Application ("MAA") on January 8, 2018; however, as the request was received within thirty-seven (37) days of the scheduled foreclosure sale, decline letters (copies enclosed) were mailed to Ms. Stoler on January 10 and 16, 2018.

My research confirmed that PennyMac acted in good faith in our attempts to assist Ms. Stoler in retaining her home and has exhausted all loss mitigation options. Please be aware that foreclosure proceedings are currently on hold as of January 26, 2018. As of the date of this letter, the loan remains due for the May 2017 payment and all subsequent payments.

STOLER_PENNYMAC_001442

Bren J. Pomponio
Page 2

In accordance with the Real Estate Settlement Procedures Act ("RESPA"), you have the right to request documents that we relied upon in reaching our determination; therefore, I have enclosed the supporting documents for your convenience. Please contact us if you have any further questions or would like additional information.

Should you have further questions related to the matter above, you may contact me directly at (866) 695-4122, extension 2974. My office hours are 8:00 AM to 5:00 PM PT, Monday through Friday.

Sincerely,

Jose Martinez
Jose Martinez
Priority Complaint Specialist
PennyMac Loan Services, LLC

Enclosures

cc: Jessica L. Stoler, via US Postal Service

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2018)

STOLER_PENNYMAC_001443



P.O. BOX 514387
LOS ANGELES, CA 90051-4387

Notice Date: March 05, 2018

Loan Number: [REDACTED]
Property Address:
2122 21ST ST
NITRO WV 25143

JESSICA STOLER
2122 21ST ST
NITRO WV 25143

ABOUT YOUR LOAN

PennyMac wants to work with you to resolve your delinquency issues and help you manage the financial challenges that may be affecting your ability to pay your mortgage. Let us tell you about your options and show you how we can help.

WHAT THIS MEANS

Your monthly mortgage payment is now past due. We have not received the payment due on May 01, 2017 or any subsequent payments. As a result, you may begin receiving foreclosure notices if you do not bring your mortgage current soon.

I have been assigned as your Relationship Manager to assist you from falling further behind on your mortgage payments. My primary responsibility is to work with you and explore the home retention programs available to you. As your single point of contact, I am available to:

- Discuss programs such as:
 - Repayment Plan - Repay your delinquent balance along with your regular monthly payments over a period of time.
 - Forbearance Plan - Make reduced payments or no payments over a period of time while you resolve the circumstance of your default. Then, enter into a Repayment Plan or apply for a Modification.
 - Modification - Adjust the terms of your loan to potentially make your payments and/or debt more manageable based on your household finances.
 - Short Sale - Sell your home for less than the total amount you owe on your mortgage loan without having to pay back the difference. This option may include relocation assistance to help you transition to a new home.
 - Deed-in-Lieu of Foreclosure - Transfer ownership of your property to the lender in lieu of a foreclosure action and make no further payments on your mortgage loan. This option may also include relocation assistance.

Toll-Free: (866) 629-4570

M - F 8:00am-5:00pm CT
SAT 7:00 AM - 11:00 AM PT
Toll-Free Fax: (866) 577-7205

Website: www.PennyMacUSA.com

Secure Messaging Online:
Create an account and/or log in to
<http://www.PennyMacUSA.com>,
then look for the Secured Message
Center to communicate with us securely.

Payments:

Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597
Overnight Address:
Attn: Lockbox Operations POB 30597
20500 Belshaw Ave.
Carson, CA 90746
(Please do not send correspondence)

Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

- Manage the required tasks to determine your eligibility for those programs, along with the time required by you to complete those activities to ensure compliance with all applicable requirements;
- Coordinate and track documents provided by you, and promptly notify you when additional information is required; and
- Provide you with a timely status of the evaluation of your application for those programs.

ACTION REQUIRED

Act now to get the help you need! Call me today to learn about your options and see if you qualify for a more affordable payment. The sooner we know what you're facing, the more we can do to help you work through it.

Beware of fraudulent 'Making Home Affordable' offer letters that also include payment instructions that are not directed to PennyMac. Whenever you make a payment, use only the address provided on your PennyMac monthly statement. This includes Western Union and Money Gram payments. Please call us at (866) 545-9070 if you have any questions or need PennyMac's payment address.

QUESTIONS? CONTACT US

Should you have questions or require further assistance, please call me directly at (866) 629-4570 ext. 5504 Monday-Friday between the hours of 8:00am-5:00pm CT.

Marilyn Meeks
PennyMac Loan Services, LLC
(866) 629-4570 ext. 5504

PennyMac wants to make sure you are receiving the assistance you need in a timely manner should your delinquency continue to progress. If I am not available at the time of your call, there is a team of Loan Specialists with similar skill sets that are available to assist you. Their names and numbers are listed below:

Team Member Name	Team Member Phone Number	Team Member Office Hours
Aaron Alvarado	(866) 629-4570 ext. 5058	8:00am-5:00pm CT
Alisa Walker	(866) 629-4570 ext. 5135	8:00am-5:00pm CT
Brandalyn Ashworth	(866) 629-4570 ext. 5748	8:00am-5:00pm CT
Bryan Sims	(866) 629-4570 ext. 5435	8:00am-5:00pm CT
Carlos Mejia	(866) 629-4570 ext. 5009	8:00am-5:00pm CT
Cheryl McMillan	(866) 629-4570 ext. 5904	8:00am-5:00pm CT
Crystal Jones	(866) 629-4570 ext. 5496	8:30am-5:30pm CT
Debra Williams	(866) 629-4570 ext. 5456	8:00am-5:00pm CT

To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1-800-569-4287 or visit the HUD website at www.hud.gov.

For more information about available programs and guidance on your options, call 888-995-HOPE (4673). Call 24 hours a day, 7 days a week, 365 days a year for help in more than 170 languages.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days.

OREGON - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.





Licensing Information



Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2018)

X CORRECTED (if checked)

03/03/18

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. PENNYMAC LOAN SERVICES, LLC P O BOX 514387 LOS ANGELES, CA 90051-4387 PHONE NO. (800) 777-4001		*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.		OMB No. 1545-0901 2017 Substitute Form 1098	Mortgage Interest Statement Copy B For Payer/ Borrower The information in boxes 1 through 10 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a non-deductible item.
RECIPIENT'S/LENDER'S federal identification number 26-2049351		1 Mortgage interest received from payer(s)/borrower(s) \$ 1,582.74			
PAYER'S/BORROWER'S name, street address (including apt. no.) city or town, state or province, country, and ZIP or foreign postal code 0405906 01 AB 0.405 **AUTO T6 0 2999 25143-172622 -C01-P06351-I  JESSICA L STOLER 2122 21ST ST NITRO WV 25143-1726 		2 Outstanding mortgage principal as of 1/1/2017 \$ 104,666.45	3 Mortgage origination date 04/10/2014		
		4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 420.39		
		6 Points paid on purchase of principal residence \$ 0.00			
		7 Is address of property securing mortgage same as PAYER'S/BORROWER'S address? If "Yes," box is checked <input type="checkbox"/> If "No," see box 8 or 9, below			
		8 Address of property securing mortgage 2122 21ST ST NITRO WV 25143			
		9 If property securing mortgage has no address, below is the description of the property			
10 Number of mortgaged properties 1	11 Other Real Estate Taxes Paid \$853.89				
Account number (see instructions) 	PAYER'S/BORROWER'S taxpayer identification no. 				

Form 1098

(Keep for your records)

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number. For your protection, this form may show only the last four digits of your SSN, ITIN, ATIN, or EIN. However, the issuer has reported your complete identification number to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances. **Caution:** *If you prepaid interest in 2017 that accrued in full by January 15, 2018, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2017 even though it may be included in box 1.* If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Shows the outstanding mortgage principal on the mortgage as of January 1, 2017.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your 2017 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and Itemized Deduction Recoveries in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the 2017 Schedule A (Form 1040) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, the lender may have checked this box, and boxes 8 and 9 will be blank. If not, either box 8 or 9 will be completed.

Box 8. This is the address of the property securing the mortgage.

Box 9. This is the description of the property securing the mortgage, if box 7 is not checked and box 8 is not completed.

Box 10. If more than one property secures the loan, shows the number of properties mortgaged. If only one property secures the loan, this box may be blank.

Box 11. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/form1098.




IMPORTANT TAX INFORMATION ENCLOSED

P.O. BOX 514387
LOS ANGELES, CA 90051-4387

ABOUT YOUR LOAN

Enclosed is a Corrected 2017 IRS Form 1098.

WHAT THIS MEANS

PennyMac Loan Services, LLC ("PennyMac") mailed you a 2017 IRS Form 1098 prior to January 31, 2018, as required by IRS regulations. Deductions for mortgage insurance premiums ("MIP") had expired at the end of 2016, so PennyMac was not allowed to report MIP you paid in 2017 in Box 5 of the Form 1098.

However, on February 9, 2018, President Trump signed into law H.R. 1892, the "Bipartisan Budget Act of 2018," which included tax legislation that extended the deductions for MIP paid in 2017. In late February, the IRS announced that lenders who furnished 1098s to borrowers in January 2018 that did not include MIP paid in 2017 should furnish corrected 1098s that include such MIP payments. As a result, we are sending you the enclosed Corrected 2017 IRS Form 1098 that reflects MIP you paid last year in Box 5.

WHAT DO I NEED TO DO?

You do not need to contact PennyMac, and this information does not affect the servicing of your mortgage account. For additional information as to how this Corrected 2017 IRS Form 1098 may impact your 2017 income taxes, we recommend that you consult with your tax professional.

Toll-Free: (800) 777-4001

M – F 6:00 AM - 6:00 PM PT
SAT 7:00 AM - 11:00 AM PT
Toll-Free Fax: (866) 577-7205

Website: www.PennyMacUSA.com
Secure Messaging Online:

Create an account and/or log in to
<http://www.PennyMacUSA.com>,
then look for the Secured Message
Center to communicate with us securely.

Payments:
Standard Address:

P.O. Box 30597
Los Angeles, CA 90030-0597

Overnight Address:

Attn: Lockbox Operations POB 30597
20500 Belshaw Ave.
Carson, CA 90746

(Please do not send correspondence)

Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)



In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days.

OREGON - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2018)

Account [REDACTED] Received: 03/13/2018 Processed: 03/14/2018 Batch/Tran:986329/0023

▲ Please detach and return with your payment ▲

PennyMac Loan Number: [REDACTED] PENNYMAC LOAN SERVICES, LLC PO BOX 660929 DALLAS, TX 75266-0929 [Barcode]	Amount Due: \$6,439.33	Amount Due: \$ \$ \$ \$ Total Amount Enclosed: \$ <small>Clearly indicate in the boxes above how additional funds want to be applied</small> JESSICA L STOLER 2122 21ST ST NITRO, WV 25143-1726
------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

[REDACTED]

STOLER_PENNYMAC_001451

Account : [REDACTED] Received: 03/13/2018 Processed: 03/14/2018 Batch/Tran:986329/0023 Check No:6264

JESSICA L STOLER

2122 21ST ST
NITRO, WV 25143-1726

6264

DATE March 8, 18 25-3/440

PAY TO THE
ORDER OF

Pennymac Loan Services \$ 704.95

Seven hundred four and 95/100 DOLLARS



Security Features
Included.
Details on Back.

CHASE

JPMorgan Chase Bank, N.A.
www.Chase.com

MEMO

[REDACTED]

J Stoler

STOLER PENNYMAC_001452

Account : 1003486781 Received: 03/13/2018 Processed: 03/14/2018 Batch/Tran:986329/0023 Check No:6264

ENDORSE HERE

* FEDERAL RESERVE BOARD OF GOVERNORS REG

REGULUS-LA 12 [REDACTED] 001

[REDACTED] 046 Check21-DEP TO Bank of America

REGULUS-LA

12

[REDACTED]

001

* FEDERAL RESERVE BOARD OF GOVERNORS REG



P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Statement Date: 03/16/2018
Loan Number: [REDACTED]

Amount Due as of
03/16/2018: \$7,160.18

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is severely delinquent, and as such, foreclosure action has begun. Failure to cure your default may result in expenses and foreclosure - the loss of your home. Please see below for information on the amount needed to reinstate your loan and avoid foreclosure.

Loan Overview	Current Loan Balances	**Delinquency Notice**		Total Payment Breakdown
Property Address: 2122 21ST ST NITRO, WV 25143 Loan Type: RHS	Principal Balance: \$103,829.95 Escrow Balance: (\$523.11) Past Due Balance: \$7,050.84 Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$115.66	Your loan became delinquent on 06/01/17 and is now 289 days delinquent.		Principal: \$174.96 Interest: \$372.72 Escrow: \$157.27 Past Due Payment(s): \$7,050.84 Outstanding Late Charges: \$0.00 Other Fees: \$225.00
Prepayment Penalty: No	Interest Rate Information: Current Interest Rate: 4.375%	Recent Account History		The total payment amount needed to bring the account current is \$7,160.18.
Next Payment Change Date (Escrow): Reason For Payment Change:	08/01/18 Escrow Analysis	Due Date	Amt Due Pmt Date Amt Paid	Accelerated Amount**: \$104,462.40 **The amount necessary to pay off your loan as of 03/16/2018. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full payoff amount.
Transactions Since Your Last Statement		Past Payments Breakdown		
Date	Description	Charges	Payments	Payment Elements
03/02/18	Property Preservation Fees	\$0.90	\$0.00	Principal
03/02/18	Property Inspection Fees	\$15.00	\$0.00	Interest
03/14/18	Payment	\$0.00	\$704.95	Escrow (Taxes & Insurance)
03/15/18	Payment	\$0.00	(\$705.62)	Fees
				Credit Balance
				Total
				Paid Last Month
				Paid Year to Date

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

* Partial payments are credited to the amount as of the date received but are not applied to the account until enough funds are received to constitute a full regular payment.



Loan Number: [REDACTED]

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929



Amount Due: \$7,160.18

Amount Due: \$
\$
\$
\$

Total Amount Enclosed: \$


Clearly indicate in the boxes above how additional funds need to be applied


JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726


PENNYMAC 001454
60007049510007050842

Other Important Information

How to Contact Us

 www.PennyMacUSA.com
Available 24/7 on all your devices:
PC, Tablet, and Mobile.
El sitio web y las declaraciones están disponibles en español.
Go Paperless today!

 **PennyMac Customer Service:**
(800) 777-4001
M – F: 6:00 AM – 6:00 PM PT
Sat: 7:00 AM – 11:00 AM PT
Fax: (866) 577-7205

 **PennyMac Loan Services, LLC**
Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
Notices of error or information requests **must** be mailed to this address.

How to Make a Payment

Auto-Pay*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice.
Pay Online: Make a one-time payment on our website.

Pay-by-Phone: (800) 777-4001
(Fees may apply to use this service)
Western Union:
Code City: PennyMac
Pay To: PennyMac Loan Services
Code State: CA
ID Number: Enter Loan Number

Check:** Mail to PennyMac:
Standard Address:
P.O. Box 660929
Dallas, TX 75266-0929
Overnight Address:
Attn: Lockbox Operations POB 30597
20500 Belshaw Ave.
Carson, CA 90746

Tax and Insurance Information

Property Tax Bills:

If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. **(Please note:** Supplemental/Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)

Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.

General Insurance Questions: (866) 318-0208

Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below:

Mortgagee Clause:
PennyMac Loan Services, LLC
Its Successors and/or Assigns
P.O. Box 6618
Springfield, OH 45501-6618

Credit Reporting Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Important Consumer Information


This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Twmsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2018)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor or other third party may require that the account be brought current with partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

STOLER PENNYMAC 001455 account

△ Please detach and return with your payment △



Loan Number [REDACTED]

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929



Amount Due:

\$7,160.18

Amount Due: \$



\$
\$
\$
\$

Total Amount Enclosed: \$

Clearly indicate in the boxes above how additional funds need to be applied

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726



JESSICA L STOLER

2122 21ST ST

NITRO, WV 25143-1726

6265

DATE March 31, 18 25-3/440

PAY TO THE
ORDER OF

Pennymac Loan Services \$ 705.00

Seven hundred five and 00/100 DOLLARS



Security Features
Included.
Details on Back



JPMorgan Chase Bank, N.A.

www.Chase.com

MEMO

Jessica Stoler
STOLER PENNYMAC 001457

MP



P.O. Box 514387
Los Angeles, CA 90051-4387

Notice Date: April 11, 2018

Loan Number: [REDACTED]
Property Address:
2122 21ST ST
NITRO WV 25143

000572
12



▲ 000572 226
JESSICA STOLER
2122 21ST ST
NITRO WV 25143-1726

ABOUT YOUR LOAN

PennyMac Loan Services, LLC ("PennyMac") wants to ensure that we provide you with timely information regarding your loan. This notice is to advise you about your recent payment we received in the amount of \$705.00 and how the funds were applied.

WHY YOU RECEIVED THIS NOTICE

We have applied this payment towards your past due balance in accordance with the terms of your loan; however, the funds received are less than the total amount due to bring your loan current and out of delinquent status.

By accepting and applying less than the total amount you owe, PennyMac has not waived its rights under the terms of your Mortgage Note and Security Instrument. In addition, the acceptance of these funds does not waive our right to either apply or return future payments if they are less than the total amount due.

ACTION REQUIRED

We may have sent you written notice of the total amount needed to bring your loan current and the expiration date on that notice still remains in effect. If we do not receive the remaining amount due, including any additional amounts (e.g. escrow amounts, fees, or other cost) incurred from subsequent payments, foreclosure proceedings may begin or continue.

We will continue to report the past due status of your loan to the major credit bureaus as required by law until your loan is brought current or paid in full.

If you need additional information regarding the amount needed to bring your loan current or pay off your loan, or if you are interested in options available to help you avoid foreclosure, please contact us using the information listed below.

PENNYMAC APPRECIATES YOUR BUSINESS

If you have any questions, please contact us at (866) 545-9070. Our office hours are 6:00 AM - 6:00 PM PT Monday - Friday, 7:00 AM - 11:00 AM PT Saturday.

Toll-Free: (866) 545-9070

M - F 6:00AM - 6:00PM PT
SAT 7:00AM - 11:00AM PT
Toll-Free Fax: (866) 577-7205

Website: www.PennyMacUSA.com

Secure Messaging Online:
Create an account and/or log in to
<http://www.PennyMacUSA.com>,
then look for the Secured Message
Center to communicate with us securely.

Payments:

Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597
Overnight Address:
Attn: Lockbox Operations POB 30597
20500 Belshaw Ave.
Carson, CA 90746
(Please do not send correspondence)

Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

STOLER PENNYMAC_001458



22

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days.

OREGON - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2018)

STOLER_PENNYMAC_001459



P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

Statement Date: 04/11/2018
Loan Number: [REDACTED]

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Amount Due as of
04/11/2018: \$7,208.02

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is severely delinquent, and as such, foreclosure action has begun. Failure to cure your default may result in expenses and foreclosure - the loss of your home. Please see below for information on the amount needed to reinstate your loan and avoid foreclosure.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown																												
Property Address: 2122 21ST ST NITRO, WV 25143 Loan Type: RHS	Principal Balance: \$103,660.82 Escrow Balance: (\$1,020.17) Past Due Balance: \$7,050.17 Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$115.04	Your loan became delinquent on 07/01/17 and is now 285 days delinquent. Recent Account History <table> <tr> <th>Due Date</th><th>Amt Due</th><th>Pmt Date</th><th>Amt Paid</th></tr> <tr> <td>12/01/17</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>01/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>02/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>03/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>04/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>05/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> </table>	Due Date	Amt Due	Pmt Date	Amt Paid	12/01/17	\$704.95	N/A	N/A	01/01/18	\$704.95	N/A	N/A	02/01/18	\$704.95	N/A	N/A	03/01/18	\$704.95	N/A	N/A	04/01/18	\$704.95	N/A	N/A	05/01/18	\$704.95	N/A	N/A	Principal: \$175.60 Interest: \$372.08 Escrow: \$157.27 Past Due Payment(s): \$7,050.17 Outstanding Late Charges: \$0.00 Other Fees: \$272.89 The total payment amount needed to bring the account current is \$7,208.02. Accelerated Amount**: \$104,838.84 **The amount necessary to pay off your loan as of 04/11/2018. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full payoff amount.
Due Date	Amt Due	Pmt Date	Amt Paid																												
12/01/17	\$704.95	N/A	N/A																												
01/01/18	\$704.95	N/A	N/A																												
02/01/18	\$704.95	N/A	N/A																												
03/01/18	\$704.95	N/A	N/A																												
04/01/18	\$704.95	N/A	N/A																												
05/01/18	\$704.95	N/A	N/A																												
Prepayment Penalty: No <u>Interest Rate Information:</u> Current Interest Rate: 4.375%																															
Next Payment Change Date (Escrow): 08/01/18 Reason For Payment Change: Escrow Analysis																															
Transactions Since Your Last Statement																															
Date	Description	Charges	Payments																												
03/20/18	Homeowners Insurance Premium	\$0.00	(\$655.00)																												
03/30/18	Property Preservation Fees	\$1.05	\$0.00																												
03/30/18	Property Preservation Fees	\$0.89	\$0.00																												
03/30/18	Property Inspection Fees	\$15.00	\$0.00																												
03/30/18	Property Inspection Fees	\$15.00	\$0.00																												
Past Payments Breakdown																															
Payment Elements		Paid Last Month	Paid Year to Date																												
Principal		\$169.13	\$337.65																												
Interest		\$378.55	\$757.71																												
Escrow (Taxes & Insurance)		\$157.94	\$315.88																												
Fees		\$0.00	\$0.00																												
Credit Balance		(\$0.62)	\$115.04																												
Total		\$705.00	\$1,526.28																												

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

* Partial payments are credited to the amount as of the date received but are not applied to the account until enough funds are received to constitute a full regular payment.

Please detach and return with your payment.



Amount Due: \$7,208.02

Amount Due: \$
\$
\$
\$
\$
Total Amount Enclosed: \$
Clearly indicate in the boxes above how additional funds need to be applied

Loan Number [REDACTED]




PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726



PENNYMAC 001460
60007049510007050172

Other Important Information


How to Contact Us	 www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 <u>PennyMac Customer Service:</u> (800) 777-4001 M – F: 6:00 AM – 6:00 PM PT Sat: 7:00 AM – 11:00 AM PT Fax: (866) 577-7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Make a Payment	Auto-Pay *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: <i>CA</i> ID Number: <i>Enter Loan Number</i>	Check **: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations POB 30597 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	Property Tax Bills: If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.) Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.	General Insurance Questions: (866) 318-0208 Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you must notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrower's meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2018)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of your property, **STOLEN PENNYMAC 001461** partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.



P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

Statement Date:
Loan Number:

04/11/2018

Transactions Since Your Last Statement - Continued

Date	Description	Charges	Payments
04/03/18	Property Preservation Fees	\$0.95	\$0.00
04/03/18	Property Inspection Fees	\$15.00	\$0.00
04/10/18	Payment	\$0.00	\$705.00

STOLER_PENNYMAC_001462



P.O. BOX 514387
LOS ANGELES, CA 90051-4387

Notice Date: April 17, 2018

Loan Number: [REDACTED]
Property Address:
2122 21ST ST
NITRO WV 25143

JESSICA STOLER
2122 21ST ST
NITRO WV 25143

ABOUT YOUR LOAN

PennyMac wants to work with you to resolve your delinquency issues and help you manage the financial challenges that may be affecting your ability to pay your mortgage. Let us tell you about your options and show you how we can help.

WHAT THIS MEANS

Your monthly mortgage payment is now past due. We have not received the payment due on July 01, 2017 or any subsequent payments. As a result, you may begin receiving foreclosure notices if you do not bring your mortgage current soon.

I have been assigned as your Relationship Manager to assist you from falling further behind on your mortgage payments. My primary responsibility is to work with you and explore the home retention programs available to you. As your single point of contact, I am available to:

- Discuss programs such as:
 - Repayment Plan - Repay your delinquent balance along with your regular monthly payments over a period of time.
 - Forbearance Plan - Make reduced payments or no payments over a period of time while you resolve the circumstance of your default. Then, enter into a Repayment Plan or apply for a Modification.
 - Modification - Adjust the terms of your loan to potentially make your payments and/or debt more manageable based on your household finances.
 - Short Sale - Sell your home for less than the total amount you owe on your mortgage loan without having to pay back the difference. This option may include relocation assistance to help you transition to a new home.
 - Deed-in-Lieu of Foreclosure - Transfer ownership of your property to the lender in lieu of a foreclosure action and make no further payments on your mortgage loan. This option may also include relocation assistance.

Toll-Free: (866) 629-4570

M - F 8:30am-5:30pm CT
SAT 7:00 AM - 11:00 AM PT
Toll-Free Fax: (866) 577-7205

Website: www.PennyMacUSA.com

Secure Messaging Online:
Create an account and/or log in to
<http://www.PennyMacUSA.com>,
then look for the Secured Message
Center to communicate with us securely.

Payments:

Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597
Overnight Address:
Attn: Lockbox Operations POB 30597
20500 Belshaw Ave.
Carson, CA 90746
(Please do not send correspondence)

Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

- Manage the required tasks to determine your eligibility for those programs, along with the time required by you to complete those activities to ensure compliance with all applicable requirements;
- Coordinate and track documents provided by you, and promptly notify you when additional information is required; and
- Provide you with a timely status of the evaluation of your application for those programs.

ACTION REQUIRED

Act now to get the help you need! Call me today to learn about your options and see if you qualify for a more affordable payment. The sooner we know what you're facing, the more we can do to help you work through it.

Beware of fraudulent 'Making Home Affordable' offer letters that also include payment instructions that are not directed to PennyMac. Whenever you make a payment, use only the address provided on your PennyMac monthly statement. This includes Western Union and Money Gram payments. Please call us at (866) 545-9070 if you have any questions or need PennyMac's payment address.

QUESTIONS? CONTACT US

Should you have questions or require further assistance, please call me directly at (866) 629-4570 ext. 5678 Monday-Friday between the hours of 8:30am-5:30pm CT.

Ryan Pruett
PennyMac Loan Services, LLC
(866) 629-4570 ext. 5678

PennyMac wants to make sure you are receiving the assistance you need in a timely manner should your delinquency continue to progress. If I am not available at the time of your call, there is a team of Loan Specialists with similar skill sets that are available to assist you. Their names and numbers are listed below:

Team Member Name	Team Member Phone Number	Team Member Office Hours
Aaron Alvarado	(866) 629-4570 ext. 5058	8:00am-5:00pm CT
Alisa Walker	(866) 629-4570 ext. 5135	8:00am-5:00pm CT
Broderick Whitten	(866) 629-4570 ext. 5010	8:30am-5:30pm CT
Bryan Sims	(866) 629-4570 ext. 5435	8:00am-5:00pm CT
Carlos Mejia	(866) 629-4570 ext. 5009	8:00am-5:00pm CT
Cheryl McMillan	(866) 629-4570 ext. 5904	8:00am-5:00pm CT
Crystal Jones	(866) 629-4570 ext. 5496	8:30am-5:30pm CT
Debra Williams	(866) 629-4570 ext. 5456	8:00am-5:00pm CT

To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1-800-569-4287 or visit the HUD website at www.hud.gov.

For more information about available programs and guidance on your options, call 888-995-HOPE (4673). Call 24 hours a day, 7 days a week, 365 days a year for help in more than 170 languages.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days.

OREGON - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2018)



P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Contact Us: Statement Date: 05/16/2018
Customer Service: (800) 777-4001 Loan Number: [REDACTED]
Insurance: (866) 318-0208
Insurance Claims: (866) 314-0498
Web: www.PennyMacUSA.com Amount Due as of 05/16/2018: \$8,765.06

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is severely delinquent, and as such, foreclosure action has begun. Failure to cure your default may result in expenses and foreclosure - the loss of your home. Please see below for information on the amount needed to reinstate your loan and avoid foreclosure.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown																												
Property Address: 2122 21ST ST NITRO, WV 25143 Loan Type: RHS	Principal Balance: \$103,660.82 Escrow Balance: (\$1,432.50) Past Due Balance: \$7,755.12 Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$115.04	Your loan became delinquent on 07/01/17 and is now 320 days delinquent. Recent Account History <table> <tr> <th>Due Date</th><th>Amt Due</th><th>Pmt Date</th><th>Amt Paid</th></tr> <tr> <td>01/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>02/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>03/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>04/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>05/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>06/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> </table>	Due Date	Amt Due	Pmt Date	Amt Paid	01/01/18	\$704.95	N/A	N/A	02/01/18	\$704.95	N/A	N/A	03/01/18	\$704.95	N/A	N/A	04/01/18	\$704.95	N/A	N/A	05/01/18	\$704.95	N/A	N/A	06/01/18	\$704.95	N/A	N/A	Principal: \$176.24 Interest: \$371.44 Escrow: \$157.27 Past Due Payment(s): \$7,755.12 Outstanding Late Charges: \$0.00 Other Fees: \$304.99 The total payment amount needed to bring the account current is \$8,765.06. Accelerated Amount**: \$105,283.27 **The amount necessary to pay off your loan as of 05/16/2018, if you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full payoff amount.
Due Date	Amt Due	Pmt Date	Amt Paid																												
01/01/18	\$704.95	N/A	N/A																												
02/01/18	\$704.95	N/A	N/A																												
03/01/18	\$704.95	N/A	N/A																												
04/01/18	\$704.95	N/A	N/A																												
05/01/18	\$704.95	N/A	N/A																												
06/01/18	\$704.95	N/A	N/A																												
Prepayment Penalty: No <u>Interest Rate Information:</u> Current Interest Rate: 4.375%																															
Next Payment Change Date (Escrow): 08/01/18 Reason For Payment Change: Escrow Analysis																															
Transactions Since Your Last Statement																															
Date	Description	Charges	Payments																												
04/20/18	Property Preservation Fees	\$1.05	\$0.00																												
04/20/18	Property Inspection Fees	\$15.00	\$0.00																												
04/27/18	Mortgage Insurance Disbursement	\$0.00	(\$412.33)																												
05/11/18	Property Inspection Fees	\$15.00	\$0.00																												
05/11/18	Property Preservation Fees	\$1.05	\$0.00																												
Past Payments Breakdown																															
Payment Elements	Paid Last Month	Paid Year to Date																													
Principal	\$0.00	\$337.65																													
Interest	\$0.00	\$757.71																													
Escrow (Taxes & Insurance)	\$0.00	\$315.88																													
Fees	\$0.00	\$0.00																													
Credit Balance	\$0.00	\$115.04																													
Total	\$0.00	\$1,526.28																													

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

*Partial payments are credited to the amount as of the date received but are not applied to the account until enough funds are received to constitute a full regular payment

Please detach and return with your payment



Amount Due: \$8,765.06

Amount Due: \$
\$
\$
\$
\$

Loan Number: [REDACTED]

Total Amount Enclosed: \$

Clearly indicate in the boxes above how additional funds need to be applied

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929




JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726



STOLER PENNYMAC 001466

60007049510007755121

Other Important Information


	www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!		<u>PennyMac Customer Service:</u> (800) 777-4001 M – F: 6:00 AM – 6:00 PM PT Sat: 7:00 AM – 11:00 AM PT Fax: (866) 577-7205		PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Contact Us					
	Auto-Pay*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: <i>CA</i> ID Number: <i>Enter Loan Number</i>		Check**: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations POB 30597 20500 Belshaw Ave. Carson, CA 90746	
How to Make a Payment					
	Property Tax Bills: If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.) Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.		General Insurance Questions: (866) 318-0208 Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618		
Tax and Insurance Information					
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.				
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.				

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2018)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor obligations, or other factors, funds may be held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

STOLEN PENNYMAC 001467



P.O. Box 514387
Los Angeles, CA 90051-4387

Notice Date: June 12, 2018

Loan Number [REDACTED]
Property Address:
2122 21ST ST
NITRO WV 25143

JESSICA STOLER
2122 21ST ST
NITRO WV 25143

Payoff Demand Statement

Servicer: PennyMac Loan Services, LLC
Loan Type: RHS
Trustee: MASS. MUTUAL LIFE INS.CO./O BARINGS LLC

A New Payoff Demand Statement Should Be Ordered Within 24 hours of the Payoff

ABOUT YOUR LOAN

A payoff request was received for the above referenced loan.

If you have moved or your mailing address has changed, please provide us with your new mailing address so we can send important documents, notices and/or refund checks to you promptly. You can update your address online at www.PennyMacUSA.com or by calling Customer Service at (800) 777-4001.

If you would like to reinstate your loan in order to bring it current, and not pay it in full, please contact us at (866) 545-9070 to obtain detailed information, including available options.

WHAT THIS MEANS

We've prepared your payoff quote and also included important information about paying off your mortgage. It's important that you read through this entire statement to ensure a smooth payoff process.

If you have an impound account for taxes and or insurance and the next disbursement is within the good through date of **June 19, 2018**, you must request an updated Payoff Demand Statement 24 hours prior to payoff. An updated payoff statement can be most easily obtained on our website at www.PennyMacUSA.com or by calling (800) 777-4001 and speak to a Customer Service Representative.

Title or Escrow Companies (authorized third party) may validate or obtain current payoff figures on our website by visiting www.ServicingPartners.PennyMacUSA.com.

PAYOFFLoan Number: [REDACTED]

This demand reflects the amount to pay your loan in full.

Good Through:	June 19, 2018
Loan Is Due For:	July 1, 2017
Current Interest Rate:	4.37500 %

Funds received after 06/19/2018 will be subject to an additional \$12.43 of interest per day. Funds MUST be received no later than 12:00 PM PT, for same day processing. Payoffs are not posted on weekends or holidays. Interest will be added to the account for these days.

Payoff Breakdown:

Principal Balance:	\$103,660.82
Interest Due As Of 06/19/2018	\$4,758.81
Pro Rata RHS Annual Premium:	\$67.32
Escrow Advance:	\$1,432.50
Property Preservation:	\$337.09
Funds in Suspense:	(\$115.04)

<u>Total Payoff Amount as of:</u>	
June 19, 2018	\$110,141.50

Scheduled Escrow Disbursement(s):

These amounts may differ if your tax or insurance bills are more or less than the amount indicated below.

Below are the next disbursement dates from your impound account:

Property Tax	\$427.42	August, 2018
Property Tax	\$427.42	February, 2019
Hazard Insurance	\$655.00	April, 2019
Mortgage Insurance	\$403.91	May, 2019

Amounts listed in the Scheduled Escrow Disbursement(s) section above are based on the last known amounts and will be paid by PennyMac as long as the loan is active; however, pending disbursement amounts are not included in the Total Payoff Amount Due. You must request an updated demand for current payoff figures or include those amounts in your remittance.

Note: The amount due in this statement does not include the Scheduled Escrow Disbursement(s) we provided on Page 2. You must request an updated Payoff Demand Statement 24 hours before payoff.

PAYOFF INSTRUCTIONS:

1. A late fee in the amount of \$15.00 may be added after the 16th of the month.
2. Funds MUST be sent via wire transfer, cashier's check, or title check only. Personal checks may not be accepted as payoff funds and may result in additional interest accrual.
3. For Office of Foreign Assets Control ("OFAC") purposes, wire remittance must include borrower's full legal name, date of birth and property address. If this information is not provided, it will delay the receipt of funds causing additional interest and other costs to be incurred.
4. A fee of \$1,000.00 will be imposed if this payoff is rescinded outside of the three day right to do so, unless prohibited by law. The \$1,000.00 fee will be deducted from the payoff funds being returned to you.

Wiring Instructions	Mail or Overnight Instructions
Bank Name: Bank of America PennyMac Loan Services, LLC ABA #026009593 Credit To: #1235983182 Loan # 1003486781 Attention: Payment Clearing	PennyMac Loan Services, LLC Attention: Cash Management 6101 Condor Drive Moorpark, CA 93021

PennyMac will prepare the release of lien and will submit for recording within the time limits established by each state.

The amount indicated in this Payoff Demand Statement is subject to change for various reasons, including but not limited to the following:

- **When a change of fifty (\$50) dollars or more impacts the Total Payoff Amount during the Good Through Date, PennyMac will send an updated Payoff Demand Statement to the same fax or mailing address of this demand and any previous Statements will be null and void.**
- Additional or anticipated fees and costs may be incurred during the Good-through Date period relating to collection, foreclosure, bankruptcy, or other defaults on your loan.
- Adjustments may be required to reflect disbursements made by, or payments owed to, your prior lender if the servicing of your loan was recently transferred to PennyMac.

- A fee may be assessed and your payoff may be delayed if a payment is returned unpaid by your financial institution for any reason which includes additional interest owed.

WHAT YOU SHOULD DO

Continue to make all payments as scheduled. Any surplus balances in your account will be released to you within twenty (20) days of payment in full.

If you are enrolled in our Automatic Clearing House (ACH) program, it will automatically be cancelled when your loan is paid in full. You may cancel the ACH draft prior to the payoff by contacting Customer Service at least 3 business days prior to your scheduled payment date in order to avoid a draft from occurring prior to the payoff.

If you pay via online bill payment, please contact your financial institution or third party provider to cancel the payments once your loan has been paid in full.

OTHER IMPORTANT INFORMATION REGARDING YOUR PAYOFF

The payoff amount is subject to our final verification once we receive payoff funds. If your loan is in default, regardless of the **Good Through Date**, all default related processes, including but not limited to foreclosure sale, will continue and all fees and costs incurred after this payoff quote is issued will continue to be assessed until the loan is paid in full.

We only accept payoff funds on business days. We reserve the right, except when prohibited, to adjust payoff amount and refuse any insufficient funds for any reason, including, but not limited to, error in calculation of the Total Amount Secured by Mortgage, previously dishonored checks, or money orders, stop payment of checks or pending automatic mortgage payments or additional payments we made between the date of this payoff statement and the date we received the funds.

Escrow Account

As your Servicer, we will pay tax and/or insurance payments that become due until your loan is paid in full if you have an escrow account. You or your closing agent (if applicable) will need to request a refund for any duplicate taxes or insurance payments made by you, attorney, Title or Escrow Company.

Insufficient Payoff Proceeds

We may use funds in your escrow account, if the payoff proceeds are insufficient to payoff your loan. If the escrow balance is not enough to cover the shortage, the payoff funds will be returned and you will be required to order a new Payoff Demand Statement.

Late Charges

The amounts shown in this Payoff Demand Statement assume that all funds remitted for your monthly payments have cleared your bank account. A late charge and other fees may be assessed for payments that we receive after the appropriate late charge grace period.

Credit Reporting

Payments received after 29 days from their due date may be reported as late to the credit reporting agencies.

Insurance Claim

If you are paying off your loan as a result of the recent insurance claim, please call us at 1(800) 777-4001 to see if we can offer you assistance.

PENNYMAC APPRECIATES YOUR BUSINESS

If you have any questions, please call our Customer Service Department at (800) 777-4001, Monday through Friday, between 6:00 AM to 6:00 PM PT, 7:00AM to 11:00AM PT on Saturday.

Toll-free: (800) 777-4001

M-F 6:00AM – 6:00PM PT
SAT 7:00 AM – 11:00AM PT
Toll-free Fax: (866) 577-7205

Website: www.PennyMacUSA.com

Secure Messaging Online:
Create an account and/or log in to
<http://www.PennyMacUSA.com>, then look for
the Secured Message Center to
communicate with us securely.

Payments:

Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597

Overnight Address:
PennyMac Loan Services
Attn: Lockbox Operations POB 30597
20500 Belshaw Ave.
Carson, CA 90746
(Please do not send correspondence)

Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

FHA Loans Originated prior to January 21, 2015

Appendix 8 (C): Mortgagee Notice to Mortgagor (09/94)

This is in reply to your inquiry/request for payoff figures or offer to tender an amount to prepay in full your FHA-insured mortgage which this company is servicing.

This notice is to advise you of the procedure which will be followed to accomplish a full prepayment of your mortgage.

PennyMac will only accept the prepayment on the first day of any month during the mortgage term; or accept the prepayment whenever tendered with interest paid to the first day of the month following the date prepayment is received.

Note: It is to your advantage to arrange closings so that the prepayment reaches us on or before (as close to the end of the month as possible) the first work day of the month.

If you have any questions regarding this notice, please contact our Customer Service Department at 1-(800)777-4001.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days.

OREGON - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2018)

P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Contact Us: Statement Date: 06/16/2018
 Customer Service: (800) 777-4001 Loan Number: [REDACTED]
 Insurance: (866) 318-0208
 Insurance Claims: (866) 314-0498 Amount Due as of
 Web: www.PennyMacUSA.com 06/16/2018: \$9,470.01

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is severely delinquent, and as such, foreclosure action has begun. Failure to cure your default may result in expenses and foreclosure - the loss of your home. Please see below for information on the amount needed to reinstate your loan and avoid foreclosure.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown																												
Property Address: 2122 21ST ST NITRO, WV 25143 Loan Type: RHS	Principal Balance: \$103,660.82 Escrow Balance: (\$1,432.50) Past Due Balance: \$8,460.07 Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$115.04	Your loan became delinquent on 07/01/17 and is now 352 days delinquent. Recent Account History <table> <tr> <th>Due Date</th><th>Amt Due</th><th>Pmt Date</th><th>Amt Paid</th></tr> <tr> <td>02/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>03/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>04/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>05/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>06/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>07/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> </table>	Due Date	Amt Due	Pmt Date	Amt Paid	02/01/18	\$704.95	N/A	N/A	03/01/18	\$704.95	N/A	N/A	04/01/18	\$704.95	N/A	N/A	05/01/18	\$704.95	N/A	N/A	06/01/18	\$704.95	N/A	N/A	07/01/18	\$704.95	N/A	N/A	Principal: \$176.89 Interest: \$370.79 Escrow: \$157.27 Past Due Payment(s): \$8,460.07 Outstanding Late Charges: \$0.00 Other Fees: \$304.99 The total payment amount needed to bring the account current is \$9,470.01. Accelerated Amount*: \$105,283.27 **The amount necessary to pay off your loan as of 06/16/2018. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full payoff amount.
Due Date	Amt Due	Pmt Date	Amt Paid																												
02/01/18	\$704.95	N/A	N/A																												
03/01/18	\$704.95	N/A	N/A																												
04/01/18	\$704.95	N/A	N/A																												
05/01/18	\$704.95	N/A	N/A																												
06/01/18	\$704.95	N/A	N/A																												
07/01/18	\$704.95	N/A	N/A																												
Prepayment Penalty: No <u>Interest Rate Information:</u> Current Interest Rate: 4.375%																															
Next Payment Change Date (Escrow): 08/01/18 Reason For Payment Change: Escrow Analysis																															
Transactions Since Your Last Statement																															
Date	Description	Charges	Payments																												
NO TRANSACTION RECORDS PROCESSED THIS PERIOD																															
Past Payments Breakdown																															
Payment Elements	Paid Last Month	Paid Year to Date																													
Principal	\$0.00	\$337.65																													
Interest	\$0.00	\$757.71																													
Escrow (Taxes & Insurance)	\$0.00	\$315.88																													
Fees	\$0.00	\$0.00																													
Credit Balance	\$0.00	\$115.04																													
Total	\$0.00	\$1,526.28																													

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

*Partial payments are credited to the amount as of the date received but are not applied to the account until enough funds are received to constitute a full regular payment

Please detach and return with your payment.



Amount Due: \$9,470.01

Amount Due: \$

Loan Number [REDACTED]

\$
\$
\$
\$

Total Amount Enclosed: \$




Clearly indicate in the boxes above how additional funds need to be applied

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

STOLER PENNYMAC 001475

[REDACTED] 60007049510008460077


Other Important Information

	www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 <u>PennyMac Customer Service:</u> (800) 777-4001 M – F: 6:00 AM – 6:00 PM PT Sat: 7:00 AM – 11:00 AM PT Fax: (866) 577-7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Make a Payment	Auto-Pay*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: PennyMac Pay To: PennyMac Loan Services Code State: CA ID Number: Enter Loan Number	Check**: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations POB 30597 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	Property Tax Bills: If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.) Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.	General Insurance Questions: (866) 318-0208 Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you must notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.			

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 359533 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (05-2018)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of the loan, we may place the payment in a non-interest bearing account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

STOLER PENNYMAC 001476



P.O. Box 514387
Los Angeles, CA 90051-4387

Escrow Account Disclosure Statement

Statement Date: June 25, 2018

Loan Number: [REDACTED]

Property Address:

2122 21ST ST
NITRO WV 25143

Questions? Visit our website @
www.PennyMacUSA.com
(800) 777 - 4001 (Se Habla Español)
M - F: 6:00 AM - 6:00 PM PT
Sat: 7:00 AM - 11:00 AM PT



▲ 000026

211

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a surplus (meaning more funds than necessary to pay your taxes and/or insurance as they come due). See Your Escrow Surplus on page 2 for more details.

Description	Current Monthly Payment Amount	New Monthly Payment Amount
Principal and Interest	\$547.68	\$547.68
Escrow Payment	\$157.94	\$159.47
Overage Credit	\$0.00	(\$3.50)
Total Payment Amount	\$705.62	\$703.65

Please start making the 'New Monthly Payment Amount' on August 01, 2018. Payments due prior to this date should be made at the 'Current Monthly Payment Amount' shown.

Projected Escrow Account Activity

Over the next year, PennyMac expects to pay \$1,913.75 from your escrow account. Your new monthly escrow payment is \$159.47.

Escrow Item Description	Annual Amount	Monthly Amount
Mortgage Insurance:	\$403.91	
County Tax:	\$854.84	
Hazard Ins:	\$655.00	
Total Payments from Escrow:	\$1,913.75	÷ 12 = \$159.47

Projected Escrow Account Activity (Continued)

Below is a projection of escrow account activity from August 01, 2018 through July 31, 2019. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$612.68
Aug 2018	\$159.47	\$427.42	\$0.00	\$0.00	\$344.73
Sep 2018	\$159.47	\$0.00	\$0.00	\$0.00	\$504.20
Oct 2018	\$159.47	\$0.00	\$0.00	\$0.00	\$663.67
Nov 2018	\$159.47	\$0.00	\$0.00	\$0.00	\$823.14
Dec 2018	\$159.47	\$0.00	\$0.00	\$0.00	\$982.61
Jan 2019	\$159.47	\$0.00	\$0.00	\$0.00	\$1,142.08
Feb 2019	\$159.47	\$427.42	\$0.00	\$0.00	\$874.13
Mar 2019	\$159.47	\$0.00	\$0.00	\$0.00	\$1,033.60
Apr 2019	\$159.47	\$0.00	\$655.00	\$0.00	\$538.07
May 2019	\$159.47	\$0.00	\$0.00	\$403.91	\$293.63 ¹
Jun 2019	\$159.47	\$0.00	\$0.00	\$0.00	\$453.10
Jul 2019	\$159.47	\$0.00	\$0.00	\$0.00	\$612.57
Ending Escrow Balance					\$612.57
Totals	\$1,913.64	\$854.84	\$655.00	\$403.91	

¹ Lowest projected balance.

Your Escrow Surplus

Based on the projected activity above, our review shows that you will have a surplus of \$42.00. This amount will remain in your escrow account and your monthly payment will be reduced by (\$3.50) over the next 12 months. See Your New Mortgage Payment on page 1 for more details.

Lowest Projected Balance	\$293.63
Minimum Required Balance	\$251.63
Escrow Surplus	\$42.00

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increase in taxes and/or insurance. The minimum required balance does not include mortgage insurance.



P.O. Box 514387
Los Angeles, CA 90051-4387

Notice Date: July 09, 2018

Loan Number: [REDACTED]

Property Address:
2122 21ST ST
NITRO WV 25143



▲ 008577 127

JESSICA STOLER
2122 21ST ST
NITRO WV 25143-1726

ABOUT YOUR LOAN

As your servicer, PennyMac Loan Services, LLC (PennyMac) respects your privacy and the safety of your personal information is important to us.

WHY YOU RECEIVED THIS NOTICE

We have enclosed our annual privacy notice which outlines how PennyMac handles and safeguards your personal information.

WHAT YOU SHOULD DO

Please review and retain a copy for your records.

PENNYMAC APPRECIATES YOUR BUSINESS

If you have any questions regarding this notice, you can find information at www.PennyMacUSA.com/Privacy or call our Customer Service Department at (800) 777-4001. Our office hours are 6:00 AM to 6:00 PM PT Monday through Friday, 7:00 AM to 11:00 AM PT on Saturday.

Toll-Free: (800) 777-4001

M - F 6:00AM - 6:00PM PT
SAT 7:00AM - 11:00AM PT
Toll-Free Fax: (866) 577-7205

Website: www.PennyMacUSA.com

Secure Messaging Online:
Create an account and/or log in to
<http://www.PennyMacUSA.com>,
then look for the Secured Message
Center to communicate with us securely.

Payments:

Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597
Overnight Address:
Attn: Lockbox Operations POB 30597
20500 Belshaw Ave.
Carson, CA 90746
(Please do not send correspondence)

Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

STOLER, PENNYMAC_001487



In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days.

OREGON - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (05-2018)

STOLER_PENNYMAC_001488

FACTS**WHAT DOES PENNYMAC LOAN SERVICES, LLC
DO WITH YOUR PERSONAL INFORMATION****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- **Social Security Number and Employment Information**
- **Account Balances and Payment History**
- **Transaction History and Credit History**

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customers'** personal information; the reasons **PennyMac Loan Services, LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PennyMac Loan Services share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes -- with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes -- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 866-601-3518 or go to www.pennymacusa.com/privacy

Page 2

Who we are	
Who is providing this notice?	PennyMac Loan Services, LLC
What we do	
How does PennyMac Loan Services protect my personal information?	To protect your personal information from unauthorized access and use, we maintain physical, electronic, and procedural safeguards that comply with state and federal law. These measures include computer safeguards and secured files and buildings.
How does PennyMac Loan Services collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ apply for a loan or provide your mortgage information ▪ give us your contact information or give us your income information ▪ provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a PennyMac or PNMAC name; financial companies such as PennyMac Financial Services, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>PennyMac Loan Services does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>PennyMac Loan Services doesn't jointly market.</i>
Other important information	
<p>California Residents: Under California law, we will not share your information with non-affiliated third parties except as required or permitted by law, including, for example, with your consent or to service your account. We will limit sharing among affiliated companies as required by California law. We will provide a separate short form notice describing the rights of California residents to opt out under California law, including rights to opt out of affiliate sharing.</p> <p>Nevada Residents: This notice is provided to you pursuant to state law. You may be placed on our internal Do Not Call List by calling (866) 601-3518, or writing to PennyMac Loan Services, LLC, Attn: Corporate Privacy, PO Box 788, Moorpark, CA 93020-9903. For more information, contact us at the address above. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.</p> <p>Vermont Residents: We will not disclose nonpublic personal financial information about you with nonaffiliated third parties (other than as permitted by law) unless you authorize us to make that disclosure. Your authorization must be in writing or, if you agree, in electronic form. We will not share information about your creditworthiness with affiliated companies except with your consent, but we may share information about our transactions or experiences with you with affiliated companies without your consent.</p>	



P.O. Box 514387
Los Angeles, CA 90051-4387

Notice Date: July 10, 2018

Loan Number: [REDACTED]
Property Address:
2122 21ST ST
NITRO WV 25143



▲ 001254 226
JESSICA STOLER
2122 21ST ST
NITRO WV 25143-1726

ABOUT YOUR LOAN

PennyMac Loan Services, LLC ("PennyMac") wants to ensure that we provide you with timely information regarding your loan. This notice is to advise you about your recent payment we received in the amount of \$20.00 and how the funds were applied.

WHY YOU RECEIVED THIS NOTICE

We have applied this payment towards your past due balance in accordance with the terms of your loan; however, the funds received are less than the total amount due to bring your loan current and out of delinquent status.

By accepting and applying less than the total amount you owe, PennyMac has not waived its rights under the terms of your Mortgage Note and Security Instrument. In addition, the acceptance of these funds does not waive our right to either apply or return future payments if they are less than the total amount due.

ACTION REQUIRED

We may have sent you written notice of the total amount needed to bring your loan current and the expiration date on that notice still remains in effect. If we do not receive the remaining amount due, including any additional amounts (e.g. escrow amounts, fees, or other cost) incurred from subsequent payments, foreclosure proceedings may begin or continue.

We will continue to report the past due status of your loan to the major credit bureaus as required by law until your loan is brought current or paid in full.

If you need additional information regarding the amount needed to bring your loan current or pay off your loan, or if you are interested in options available to help you avoid foreclosure, please contact us using the information listed below.

PENNYMAC APPRECIATES YOUR BUSINESS

If you have any questions, please contact us at (866) 545-9070. Our office hours are 6:00 AM - 6:00 PM PT Monday - Friday, 7:00 AM - 11:00 AM PT Saturday.

Toll-Free: (866) 545-9070

M - F 6:00AM - 6:00PM PT
SAT 7:00AM - 11:00AM PT
Toll-Free Fax: (866) 577-7205

Website: www.PennyMacUSA.com

Secure Messaging Online:
Create an account and/or log in to
<http://www.PennyMacUSA.com>,
then look for the Secured Message
Center to communicate with us securely.

Payments:

Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597
Overnight Address:
Attn: Lockbox Operations POB 30597
20500 Belshaw Ave.
Carson, CA 90746
(Please do not send correspondence)

Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

STOLER PENNYMAC 001491



In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days.

OREGON - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (05-2018)

STOLER_PENNYMAC_001492

PennyMac® P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Contact Us: Statement Date: 07/16/2018
Customer Service: (800) 777-4001 Loan Number: [REDACTED]
Insurance: (866) 318-0208
Insurance Claims: (866) 314-0498 Amount Due as of
Web: www.PennyMacUSA.com 07/16/2018: \$10,205.76

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is severely delinquent, and as such, foreclosure action has begun. Failure to cure your default may result in expenses and foreclosure - the loss of your home. Please see below for information on the amount needed to reinstate your loan and avoid foreclosure.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown																												
Property Address: 2122 21ST ST NITRO, WV 25143 Loan Type: RHS	Principal Balance: \$103,660.82 Escrow Balance: (\$1,432.50) Past Due Balance: \$9,165.02 Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$155.04	Your loan became delinquent on 07/01/17 and is now 381 days delinquent. Recent Account History <table> <tr> <th>Due Date</th><th>Amt Due</th><th>Pmt Date</th><th>Amt Paid</th></tr> <tr> <td>03/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>04/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>05/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>06/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>07/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>08/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> </table>	Due Date	Amt Due	Pmt Date	Amt Paid	03/01/18	\$704.95	N/A	N/A	04/01/18	\$704.95	N/A	N/A	05/01/18	\$704.95	N/A	N/A	06/01/18	\$704.95	N/A	N/A	07/01/18	\$704.95	N/A	N/A	08/01/18	\$703.65	N/A	N/A	Principal: \$177.53 Interest: \$370.15 Escrow: \$155.97 Past Due Payment(s): \$9,165.02 Outstanding Late Charges: \$0.00 Other Fees: \$337.09 The total payment amount needed to bring the account current is \$10,205.76. Accelerated Amount**: \$105,275.37 **The amount necessary to pay off your loan as of 07/16/2018. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full payoff amount.
Due Date	Amt Due	Pmt Date	Amt Paid																												
03/01/18	\$704.95	N/A	N/A																												
04/01/18	\$704.95	N/A	N/A																												
05/01/18	\$704.95	N/A	N/A																												
06/01/18	\$704.95	N/A	N/A																												
07/01/18	\$704.95	N/A	N/A																												
08/01/18	\$703.65	N/A	N/A																												
Prepayment Penalty: No Interest Rate Information: Current Interest Rate:	4.375%																														
Next Payment Change Date (Escrow): Reason For Payment Change:	08/01/19 Escrow Analysis																														
Transactions Since Your Last Statement																															
Date	Description	Charges	Payments																												
07/02/18	Payment	\$0.00	\$20.00																												
07/03/18	Property Preservation Fees	\$1.05	\$0.00																												
07/03/18	Property Inspection Fees	\$15.00	\$0.00																												
07/09/18	Payment	\$0.00	\$20.00																												
07/12/18	Property Preservation Fees	\$1.05	\$0.00																												
Past Payments Breakdown																															
Payment Elements	Paid Last Month	Paid Year to Date																													
Principal	\$0.00	\$337.65																													
Interest	\$0.00	\$757.71																													
Escrow (Taxes & Insurance)	\$0.00	\$315.88																													
Fees	\$0.00	\$0.00																													
Credit Balance	\$40.00	\$155.04																													
Total	\$40.00	\$1,566.28																													

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

*Partial payments are credited to the amount as of the date received but are not applied to the account until enough funds are received to constitute a full regular payment

▲ Please detach and return with your payment ▲

PennyMac®

Amount Due: \$10,205.76

Amount Due: \$
\$
\$
\$

Loan Number: 1 [REDACTED]

Total Amount Enclosed: \$

Clearly indicate in the boxes above how additional funds need to be applied

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929




JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726



STOLER PENNYMAC 001493

60007036510009165021

Other Important Information


How to Contact Us	 www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 PennyMac Customer Service: (800) 777-4001 M – F: 6:00 AM – 6:00 PM PT Sat: 7:00 AM – 11:00 AM PT Fax: (866) 577-7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Make a Payment	Auto-Pay*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: PennyMac Pay To: PennyMac Loan Services Code State: CA ID Number: Enter Loan Number	Check**: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations POB 30597 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	Property Tax Bills: If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.) Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.	General Insurance Questions: (866) 318-0208 Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (05-2018)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor or **STOLEN PENNYMAC 001494** account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.



P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

Statement Date:

07/16/2018

Loan Number:

[REDACTED]

Transactions Since Your Last Statement - Continued

Date	Description	Charges	Payments
07/12/18	Property Inspection Fees	\$15.00	\$0.00

STOLER_PENNYMAC_001495



P.O. Box 514387
Los Angeles, CA 90051-4387

Notice Date: July 03, 2018

Loan Number: [REDACTED]
Property Address:
2122 21ST ST
NITRO WV 25143

004269
12



▲ 004269 226

JESSICA STOLER
2122 21ST ST
NITRO WV 25143-1726

ABOUT YOUR LOAN

PennyMac Loan Services, LLC ("PennyMac") wants to ensure that we provide you with timely information regarding your loan. This notice is to advise you about your recent payment we received in the amount of \$20.00 and how the funds were applied.

WHY YOU RECEIVED THIS NOTICE

We have applied this payment towards your past due balance in accordance with the terms of your loan; however, the funds received are less than the total amount due to bring your loan current and out of delinquent status.

By accepting and applying less than the total amount you owe, PennyMac has not waived its rights under the terms of your Mortgage Note and Security Instrument. In addition, the acceptance of these funds does not waive our right to either apply or return future payments if they are less than the total amount due.

ACTION REQUIRED

We may have sent you written notice of the total amount needed to bring your loan current and the expiration date on that notice still remains in effect. If we do not receive the remaining amount due, including any additional amounts (e.g. escrow amounts, fees, or other cost) incurred from subsequent payments, foreclosure proceedings may begin or continue.

We will continue to report the past due status of your loan to the major credit bureaus as required by law until your loan is brought current or paid in full.

If you need additional information regarding the amount needed to bring your loan current or pay off your loan, or if you are interested in options available to help you avoid foreclosure, please contact us using the information listed below.

PENNYMAC APPRECIATES YOUR BUSINESS

If you have any questions, please contact us at (866) 545-9070. Our office hours are 6:00 AM - 6:00 PM PT Monday - Friday, 7:00 AM - 11:00 AM PT Saturday.

Toll-Free: (866) 545-9070

M - F 6:00AM - 6:00PM PT
SAT 7:00AM - 11:00AM PT
Toll-Free Fax: (866) 577-7205

Website: www.PennyMacUSA.com

Secure Messaging Online:
Create an account and/or log in to
<http://www.PennyMacUSA.com>,
then look for the Secured Message
Center to communicate with us securely.

Payments:

Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597
Overnight Address:
Attn: Lockbox Operations POB 30597
20500 Belshaw Ave.
Carson, CA 90746
(Please do not send correspondence.)

Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

STOLER, PENNYMAC_001496



In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days.

OREGON - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (05-2018)

P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Contact Us: Statement Date: 08/16/2018
 Customer Service: (800) 777-4001 Loan Number: [REDACTED]
 Insurance: (866) 318-0208
 Insurance Claims: (866) 314-0498 Amount Due as of
 Web: www.PennyMacUSA.com 08/16/2018: \$10,909.41

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is severely delinquent, and as such, foreclosure action has begun. Failure to cure your default may result in expenses and foreclosure - the loss of your home. Please see below for information on the amount needed to reinstate your loan and avoid foreclosure.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown																												
Property Address: 2122 21ST ST NITRO, WV 25143 Loan Type: RHS	Principal Balance: \$103,660.82 Escrow Balance: (\$1,861.30) Past Due Balance: \$9,868.67 Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$155.04	Your loan became delinquent on 07/01/17 and is now 412 days delinquent. Recent Account History <table> <tr> <th>Due Date</th><th>Amt Due</th><th>Pmt Date</th><th>Amt Paid</th></tr> <tr> <td>04/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>05/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>06/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>07/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>08/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>09/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> </table>	Due Date	Amt Due	Pmt Date	Amt Paid	04/01/18	\$704.95	N/A	N/A	05/01/18	\$704.95	N/A	N/A	06/01/18	\$704.95	N/A	N/A	07/01/18	\$704.95	N/A	N/A	08/01/18	\$703.65	N/A	N/A	09/01/18	\$703.65	N/A	N/A	Principal: \$178.18 Interest: \$369.50 Escrow: \$155.97 Past Due Payment(s): \$9,868.67 Outstanding Late Charges: \$0.00 Other Fees: \$337.09 The total payment amount needed to bring the account current is \$10,909.41. Accelerated Amount**: \$105,704.17 **The amount necessary to pay off your loan as of 08/16/2018. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full payoff amount.
Due Date	Amt Due	Pmt Date	Amt Paid																												
04/01/18	\$704.95	N/A	N/A																												
05/01/18	\$704.95	N/A	N/A																												
06/01/18	\$704.95	N/A	N/A																												
07/01/18	\$704.95	N/A	N/A																												
08/01/18	\$703.65	N/A	N/A																												
09/01/18	\$703.65	N/A	N/A																												
Prepayment Penalty: No <u>Interest Rate Information:</u> Current Interest Rate: 4.375%																															
Next Payment Change Date (Escrow): 08/01/19 Reason For Payment Change: Escrow Analysis																															
Transactions Since Your Last Statement																															
Date	Description	Charges	Payments																												
08/03/18	County Tax	\$0.00	(\$428.80)																												
Past Payments Breakdown																															
Payment Elements	Paid Last Month	Paid Year to Date																													
Principal	\$0.00	\$337.65																													
Interest	\$0.00	\$757.71																													
Escrow (Taxes & Insurance)	\$0.00	\$315.88																													
Fees	\$0.00	\$0.00																													
Credit Balance	\$0.00	\$155.04																													
Total	\$0.00	\$1,566.28																													

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

* Partial payments are credited to the amount as of the date received but are not applied to the account until enough funds are received to constitute a full regular payment

▲ Please detach and return with your payment ▲



Amount Due:

\$10,909.41

Amount Due: \$

\$

\$

\$

\$

Total Amount Enclosed: \$

Clearly indicate in the boxes above how additional funds need to be applied




Loan Number: [REDACTED]

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

STOLER PENNYMAC 001498

0007036510009868671

Other Important Information


 www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 <u>PennyMac Customer Service:</u> (800) 777-4001 M – F: 6:00 AM – 6:00 PM PT Sat: 7:00 AM – 11:00 AM PT Fax: (866) 577-7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Make a Payment	Auto-Pay*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: PennyMac Pay To: PennyMac Loan Services Code State: CA ID Number: Enter Loan Number
Tax and Insurance Information	Property Tax Bills: If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.) Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.	Check**: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations POB 30597 20500 Belshaw Ave. Carson, CA 90746
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.	General Insurance Questions: (866) 318-0208 Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.	

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsend Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (05-2018)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor or servicer may be required to pay the advance to your account. partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

STOLER PENNYMAC 001499

P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Contact Us: Statement Date: 09/17/2018
 Customer Service: (800) 777-4001 Loan Number: [REDACTED]
 Insurance: (866) 318-0208
 Insurance Claims: (866) 314-0498 Amount Due as of
 Web: www.PennyMacUSA.com 09/17/2018: \$11,661.21

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is severely delinquent, and as such, foreclosure action has begun. Failure to cure your default may result in expenses and foreclosure - the loss of your home. Please see below for information on the amount needed to reinstate your loan and avoid foreclosure.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown																												
Property Address: 2122 21ST ST NITRO, WV 25143 Loan Type: RHS	Principal Balance: \$103,660.82 Escrow Balance: (\$1,861.30) Past Due Balance: \$10,572.32 Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$155.04	Your loan became delinquent on 07/01/17 and is now 444 days delinquent. Recent Account History <table> <tr> <th>Due Date</th><th>Amt Due</th><th>Pmt Date</th><th>Amt Paid</th></tr> <tr> <td>05/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>06/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>07/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>08/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>09/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>10/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> </table>	Due Date	Amt Due	Pmt Date	Amt Paid	05/01/18	\$704.95	N/A	N/A	06/01/18	\$704.95	N/A	N/A	07/01/18	\$704.95	N/A	N/A	08/01/18	\$703.65	N/A	N/A	09/01/18	\$703.65	N/A	N/A	10/01/18	\$703.65	N/A	N/A	Principal: \$179.27 Interest: \$368.41 Escrow: \$155.97 Past Due Payment(s): \$10,572.32 Outstanding Late Charges: \$0.00 Other Fees: \$385.24 The total payment amount needed to bring the account current is \$11,661.21. Accelerated Amount**: \$105,752.32 **The amount necessary to pay off your loan as of 09/17/2018. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full payoff amount.
Due Date	Amt Due	Pmt Date	Amt Paid																												
05/01/18	\$704.95	N/A	N/A																												
06/01/18	\$704.95	N/A	N/A																												
07/01/18	\$704.95	N/A	N/A																												
08/01/18	\$703.65	N/A	N/A																												
09/01/18	\$703.65	N/A	N/A																												
10/01/18	\$703.65	N/A	N/A																												
Prepayment Penalty: No Interest Rate Information: Current Interest Rate:	4.375%																														
Next Payment Change Date (Escrow): Reason For Payment Change:	08/01/19 Escrow Analysis																														
Transactions Since Your Last Statement																															
Date	Description	Charges	Payments																												
08/17/18	Property Preservation Fees	\$1.05	\$0.00																												
08/17/18	Property Inspection Fees	\$15.00	\$0.00																												
09/17/18	Property Inspection Fees	\$15.00	\$0.00																												
09/17/18	Property Inspection Fees	\$15.00	\$0.00																												
09/17/18	Property Preservation Fees	\$1.05	\$0.00																												
Past Payments Breakdown																															
Payment Elements	Paid Last Month	Paid Year to Date																													
Principal	\$0.00	\$337.65																													
Interest	\$0.00	\$757.71																													
Escrow (Taxes & Insurance)	\$0.00	\$315.88																													
Fees	\$0.00	\$0.00																													
Credit Balance	\$0.00	\$155.04																													
Total	\$0.00	\$1,566.28																													

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

*Partial payments are credited to the amount as of the date received but are not applied to the account until enough funds are received to constitute a full regular payment.

▲ Please detach and return with your payment ▲



Amount Due: \$11,661.21

Amount Due: \$
\$
\$
\$
\$

Loan Number: [REDACTED]

Total Amount Enclosed: \$




Clearly indicate in the boxes above how additional funds need to be applied

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

STOLER PENNYMAC 001500

60007036510010572320

Other Important Information


	www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 PennyMac Customer Service: (800) 777-4001 M – F: 6:00 AM – 6:00 PM PT Sat: 7:00 AM – 11:00 AM PT Fax: (866) 577-7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Contact Us			
	Auto-Pay*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: PennyMac Pay To: PennyMac Loan Services Code State: CA ID Number: Enter Loan Number	Check**: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations POB 30597 20500 Belshaw Ave. Carson, CA 90746
How to Make a Payment			
	Property Tax Bills: If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.) Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.		General Insurance Questions: (866) 318-0208 Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618
Tax and Insurance Information			
	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Credit Reporting Information			
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsend Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (05-2018)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charged due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of the property, or other applicable law, we may apply the payment to the account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

STOLEN PENNYMAC 001501



P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

Statement Date:
Loan Number:

09/17/2018

[REDACTED]

Transactions Since Your Last Statement - Continued

Date	Description	Charges	Payments
09/17/18	Property Preservation Fees	\$1.05	\$0.00

STOLER_PENNYMAC_001502



P.O. BOX 514387
LOS ANGELES, CA 90051-4387

Notice Date: October 15, 2018

Loan Number: [REDACTED]
Property Address:
2122 21ST ST
NITRO WV 25143

JESSICA STOLER
2122 21ST ST
NITRO WV 25143

ABOUT YOUR LOAN

PennyMac wants to work with you to resolve your delinquency issues and help you manage the financial challenges that may be affecting your ability to pay your mortgage. Let us tell you about your options and show you how we can help.

WHAT THIS MEANS

Your monthly mortgage payment is now past due. We have not received the payment due on July 01, 2017 or any subsequent payments. As a result, you may begin receiving foreclosure notices if you do not bring your mortgage current soon.

I have been assigned as your Relationship Manager to assist you from falling further behind on your mortgage payments. My primary responsibility is to work with you and explore the home retention programs available to you. As your single point of contact, I am available to:

- Discuss programs such as:
 - Repayment Plan - Repay your delinquent balance along with your regular monthly payments over a period of time.
 - Forbearance Plan - Make reduced payments or no payments over a period of time while you resolve the circumstance of your default. Then, enter into a Repayment Plan or apply for a Modification.
 - Modification - Adjust the terms of your loan to potentially make your payments and/or debt more manageable based on your household finances.
 - Short Sale - Sell your home for less than the total amount you owe on your mortgage loan without having to pay back the difference. This option may include relocation assistance to help you transition to a new home.
 - Deed-in-Lieu of Foreclosure - Transfer ownership of your property to the lender in lieu of a foreclosure action and make no further payments on your mortgage loan. This option may also include relocation assistance.

Toll-Free: (866) 629-4570

M - F 8:30am-5:30pm CT
SAT 7:00 AM - 11:00 AM PT
Toll-Free Fax: (866) 577-7205

Website: www.PennyMacUSA.com

Secure Messaging Online:
Create an account and/or log in to
<http://www.PennyMacUSA.com>,
then look for the Secured Message
Center to communicate with us securely.

Payments:

Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597
Overnight Address:
Attn: Lockbox Operations POB 30597
20500 Belshaw Ave.
Carson, CA 90746
(Please do not send correspondence)

Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

STOLER_PENNYMAC_001503

- Manage the required tasks to determine your eligibility for those programs, along with the time required by you to complete those activities to ensure compliance with all applicable requirements;
- Coordinate and track documents provided by you, and promptly notify you when additional information is required; and
- Provide you with a timely status of the evaluation of your application for those programs.

ACTION REQUIRED

Act now to get the help you need! Call me today to learn about your options and see if you qualify for a more affordable payment. The sooner we know what you're facing, the more we can do to help you work through it.

Beware of fraudulent 'Making Home Affordable' offer letters that also include payment instructions that are not directed to PennyMac. Whenever you make a payment, use only the address provided on your PennyMac monthly statement. This includes Western Union and Money Gram payments. Please call us at (866) 545-9070 if you have any questions or need PennyMac's payment address.

QUESTIONS? CONTACT US

Should you have questions or require further assistance, please call me directly at (866) 629-4570 Monday-Friday between the hours of 8:30am-5:30pm CT.

Ryan Pruett
PennyMac Loan Services, LLC
(866) 629-4570

PennyMac wants to make sure you are receiving the assistance you need in a timely manner should your delinquency continue to progress. If I am not available at the time of your call, there is a team of Loan Specialists with similar skill sets that are available to assist you. Their names are listed below:

Team Member Name	Team Member Office Hours
Abigail Zuniga Cisneros	8:00am-5:00pm CT
Broderick Whitten	8:30am-5:30pm CT
Carlos Mejia	8:00am-5:00pm CT
Cheryl McMillan	8:00am-5:00pm CT
Christy Hayes	8:30am-5:30pm CT
Crystal Jones	8:30am-5:30pm CT
Debra Williams	8:00am-5:00pm CT
Elsie Sherman	8:00am-5:00pm CT

To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1-800-569-4287 or visit the HUD website at www.hud.gov.

For more information about available programs and guidance on your options, call **888-995-HOPE (4673)**. Call 24 hours a day, 7 days a week, 365 days a year for help in more than 170 languages.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days.

OREGON - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (05-2018)

STOLER_PENNYMAC_001505
91327472



P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Contact Us: Statement Date: 10/16/2018
Customer Service: (800) 777-4001 Loan Number: [REDACTED]
Insurance: (866) 318-0208
Insurance Claims: (866) 314-0498 Amount Due as of
Web: www.PennyMacUSA.com 10/16/2018: \$12,380.91

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is severely delinquent, and as such, foreclosure action has begun. Failure to cure your default may result in expenses and foreclosure - the loss of your home. Please see below for information on the amount needed to reinstate your loan and avoid foreclosure.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown																												
Property Address: 2122 21ST ST NITRO, WV 25143 Loan Type: RHS	Principal Balance: \$103,660.82 Escrow Balance: (\$1,861.30) Past Due Balance: \$11,275.97 Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$155.04	Your loan became delinquent on 07/01/17 and is now 473 days delinquent. Recent Account History <table> <tr> <th>Due Date</th><th>Amt Due</th><th>Pmt Date</th><th>Amt Paid</th></tr> <tr> <td>06/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>07/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>08/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>09/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>10/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>11/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> </table>	Due Date	Amt Due	Pmt Date	Amt Paid	06/01/18	\$704.95	N/A	N/A	07/01/18	\$704.95	N/A	N/A	08/01/18	\$703.65	N/A	N/A	09/01/18	\$703.65	N/A	N/A	10/01/18	\$703.65	N/A	N/A	11/01/18	\$703.65	N/A	N/A	Principal: \$179.93 Interest: \$367.75 Escrow: \$155.97 Past Due Payment(s): \$11,275.97 Outstanding Late Charges: \$0.00 Other Fees: \$401.29 The total payment amount needed to bring the account current is \$12,380.91. Accelerated Amount**: \$105,768.37 **The amount necessary to pay off your loan as of 10/16/2018. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full payoff amount.
Due Date	Amt Due	Pmt Date	Amt Paid																												
06/01/18	\$704.95	N/A	N/A																												
07/01/18	\$704.95	N/A	N/A																												
08/01/18	\$703.65	N/A	N/A																												
09/01/18	\$703.65	N/A	N/A																												
10/01/18	\$703.65	N/A	N/A																												
11/01/18	\$703.65	N/A	N/A																												
Prepayment Penalty: No Interest Rate Information: Current Interest Rate:	4.375%																														
Next Payment Change Date (Escrow): Reason For Payment Change:	08/01/19 Escrow Analysis																														
Transactions Since Your Last Statement																															
Date	Description	Charges	Payments																												
10/12/18	Property Inspection Fees	\$15.00	\$0.00																												
10/12/18	Property Preservation Fees	\$1.05	\$0.00																												
Past Payments Breakdown																															
Payment Elements	Paid Last Month	Paid Year to Date																													
Principal	\$0.00	\$337.65																													
Interest	\$0.00	\$757.71																													
Escrow (Taxes & Insurance)	\$0.00	\$315.88																													
Fees	\$0.00	\$0.00																													
Credit Balance	\$0.00	\$155.04																													
Total	\$0.00	\$1,566.28																													

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

* Partial payments are credited to the amount as of the date received but are not applied to the account until enough funds are received to constitute a full regular payment

▲ Please detach and return with your payment ▲



Loan Number: [REDACTED]

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929



Amount Due: \$12,380.91

Amount Due: \$

Total Amount Enclosed: \$




Clearly indicate in the boxes above how additional funds need to be applied

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

STOLER PENNYMAC 001506

60007036510011275976

Other Important Information


	www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 <u>PennyMac Customer Service:</u> (800) 777-4001 M – F: 6:00 AM – 6:00 PM PT Sat: 7:00 AM – 11:00 AM PT Fax: (866) 577-7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Contact Us			
	Auto-Pay*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: PennyMac Pay To: PennyMac Loan Services Code State: CA ID Number: Enter Loan Number	Check**: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations POB 30597 20500 Belshaw Ave. Carson, CA 90746
How to Make a Payment			
	Property Tax Bills: If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.) Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.		General Insurance Questions: (866) 318-0208 Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618
Tax and Insurance Information			
	Credit Reporting Information We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008–2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 359533 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (05-2018)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charged due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor obligations to make periodic payments on the basis of the account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

STOLER PENNYMAC 001507

P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Contact Us: Statement Date: 11/16/2018
 Customer Service: (800) 777-4001 Loan Number: [REDACTED]
 Insurance: (866) 318-0208
 Insurance Claims: (866) 314-0498 Amount Due as of
 Web: www.PennyMacUSA.com 11/16/2018: \$13,084.56

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is severely delinquent, and as such, foreclosure action has begun. Failure to cure your default may result in expenses and foreclosure - the loss of your home. Please see below for information on the amount needed to reinstate your loan and avoid foreclosure.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown																												
Property Address: 2122 21ST ST NITRO, WV 25143 Loan Type: RHS	Principal Balance: \$103,660.82 Escrow Balance: (\$1,861.30) Past Due Balance: \$11,979.62 Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$155.04	Your loan became delinquent on 07/01/17 and is now 504 days delinquent. Recent Account History <table> <tr> <th>Due Date</th><th>Amt Due</th><th>Pmt Date</th><th>Amt Paid</th></tr> <tr> <td>07/01/18</td><td>\$704.95</td><td>N/A</td><td>N/A</td></tr> <tr> <td>08/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>09/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>10/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>11/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>12/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> </table>	Due Date	Amt Due	Pmt Date	Amt Paid	07/01/18	\$704.95	N/A	N/A	08/01/18	\$703.65	N/A	N/A	09/01/18	\$703.65	N/A	N/A	10/01/18	\$703.65	N/A	N/A	11/01/18	\$703.65	N/A	N/A	12/01/18	\$703.65	N/A	N/A	Principal: \$180.58 Interest: \$367.10 Escrow: \$155.97 Past Due Payment(s): \$11,979.62 Outstanding Late Charges: \$0.00 Other Fees: \$401.29 The total payment amount needed to bring the account current is \$13,084.56. Accelerated Amount**: \$105,768.37 **The amount necessary to pay off your loan as of 11/16/2018. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full payoff amount.
Due Date	Amt Due	Pmt Date	Amt Paid																												
07/01/18	\$704.95	N/A	N/A																												
08/01/18	\$703.65	N/A	N/A																												
09/01/18	\$703.65	N/A	N/A																												
10/01/18	\$703.65	N/A	N/A																												
11/01/18	\$703.65	N/A	N/A																												
12/01/18	\$703.65	N/A	N/A																												
Prepayment Penalty: No <u>Interest Rate Information:</u> Current Interest Rate:	4.375%																														
Next Payment Change Date (Escrow): Reason For Payment Change:	08/01/19 Escrow Analysis																														
Transactions Since Your Last Statement																															
Date	Description	Charges	Payments																												
NO TRANSACTION RECORDS PROCESSED THIS PERIOD																															
Past Payments Breakdown																															
Payment Elements	Paid Last Month	Paid Year to Date																													
Principal	\$0.00	\$337.65																													
Interest	\$0.00	\$757.71																													
Escrow (Taxes & Insurance)	\$0.00	\$315.88																													
Fees	\$0.00	\$0.00																													
Credit Balance	\$0.00	\$155.04																													
Total	\$0.00	\$1,566.28																													

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

* Partial payments are credited to the amount as of the date received but are not applied to the account until enough funds are received to constitute a full regular payment

▲ Please detach and return with your payment ▲



Amount Due: \$13,084.56

Amount Due: \$

Loan Number: [REDACTED]

Total Amount Enclosed: \$




Clearly indicate in the boxes above how additional funds need to be applied

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

STOLER PENNYMAC 001508

60007036510011979623

Other Important Information


	www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 <u>PennyMac Customer Service:</u> (800) 777-4001 M – F: 6:00 AM – 6:00 PM PT Sat: 7:00 AM – 11:00 AM PT Fax: (866) 577-7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Make a Payment	Auto-Pay*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: PennyMac Pay To: PennyMac Loan Services Code State: CA ID Number: Enter Loan Number	Check**: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations POB 30597 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	Property Tax Bills: If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.) Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.	General Insurance Questions: (866) 318-0208 Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008-2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee # 33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (05-2018)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of the loan, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

STOLER PENNYMAC 001509

PennyMac[®] P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Contact Us: Statement Date: 12/17/2018
Customer Service: (800) 777-4001 Loan Number: [REDACTED]
Insurance: (866) 318-0208
Insurance Claims: (866) 314-0498
Web: www.PennyMacUSA.com Amount Due as of 12/17/2018: \$13,820.31

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is severely delinquent, and as such, foreclosure action has begun. Failure to cure your default may result in expenses and foreclosure - the loss of your home. Please see below for information on the amount needed to reinstate your loan and avoid foreclosure.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown																												
Property Address: 2122 21ST ST NITRO, WV 25143 Loan Type: RHS	Principal Balance: \$103,660.82 Escrow Balance: (\$1,861.30) Past Due Balance: \$12,683.27 Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$155.04	Your loan became delinquent on 07/01/17 and is now 535 days delinquent. Recent Account History <table> <tr> <th>Due Date</th><th>Amt Due</th><th>Pmt Date</th><th>Amt Paid</th></tr> <tr> <td>08/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>09/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>10/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>11/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>12/01/18</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> <tr> <td>01/01/19</td><td>\$703.65</td><td>N/A</td><td>N/A</td></tr> </table>	Due Date	Amt Due	Pmt Date	Amt Paid	08/01/18	\$703.65	N/A	N/A	09/01/18	\$703.65	N/A	N/A	10/01/18	\$703.65	N/A	N/A	11/01/18	\$703.65	N/A	N/A	12/01/18	\$703.65	N/A	N/A	01/01/19	\$703.65	N/A	N/A	Principal: \$181.24 Interest: \$366.44 Escrow: \$155.97 Past Due Payment(s): \$12,683.27 Outstanding Late Charges: \$0.00 Other Fees: \$433.39 The total payment amount needed to bring the account current is \$13,820.31. Accelerated Amount**: \$105,800.47 **The amount necessary to pay off your loan as of 12/17/2018. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full payoff amount.
Due Date	Amt Due	Pmt Date	Amt Paid																												
08/01/18	\$703.65	N/A	N/A																												
09/01/18	\$703.65	N/A	N/A																												
10/01/18	\$703.65	N/A	N/A																												
11/01/18	\$703.65	N/A	N/A																												
12/01/18	\$703.65	N/A	N/A																												
01/01/19	\$703.65	N/A	N/A																												
Prepayment Penalty: No <u>Interest Rate Information:</u> Current Interest Rate: 4.375%																															
Next Payment Change Date (Escrow): 08/01/19 Reason For Payment Change: Escrow Analysis																															
Transactions Since Your Last Statement																															
Date	Description	Charges	Payments																												
12/07/18	Property Preservation Fees	\$1.05	\$0.00																												
12/07/18	Property Inspection Fees	\$15.00	\$0.00																												
Past Payments Breakdown																															
Payment Elements	Paid Last Month	Paid Year to Date																													
Principal	\$0.00	\$337.65																													
Interest	\$0.00	\$757.71																													
Escrow (Taxes & Insurance)	\$0.00	\$315.88																													
Fees	\$0.00	\$0.00																													
Credit Balance	\$0.00	\$155.04																													
Total	\$0.00	\$1,566.28																													

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

*Partial payments are credited to the amount as of the date received but are not applied to the account until enough funds are received to constitute a full regular payment

Please detach and return with your payment

PennyMac[®]

Amount Due: \$13,820.31

Amount Due: \$
\$
\$
\$
\$

Loan Number: [REDACTED]

Total Amount Enclosed: \$




Clearly indicate in the boxes above how additional funds need to be applied

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

NNYMAC 001510
0007036510012683279


Other Important Information

How to Contact Us	 www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 PennyMac Customer Service: (800) 777-4001 M – F: 6:00 AM – 6:00 PM PT Sat: 7:00 AM – 11:00 AM PT Fax: (866) 577-7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Make a Payment	Auto-Pay*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 (Fees may apply to use this service) Western Union: Code City: PennyMac Pay To: PennyMac Loan Services Code State: CA ID Number: Enter Loan Number	Check**: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations POB 30597 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	Property Tax Bills: If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.) Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.	General Insurance Questions: (866) 318-0208 Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you must notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.			

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008–2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (05-2018)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor obligations, or other legal requirements, we may return the excess funds to your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

STOLER-PENNYMAC 001511



P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Contact Us:

Customer Service: (800) 777-4001
Insurance: (866) 318-0208
Insurance Claims: (866) 314-0498
Web: www.PennyMacUSA.com

Statement Date:

01/16/2019

Loan Number:

Amount Due

02/01/19:

\$14,540.01

If the payment is received after 02/16/19, a late fee of \$15.00 will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is delinquent. Failure to pay your loan current may result in expenses and foreclosure – the loss of your home. Please contact us so we can discuss options that could get you back on track and keep you in your home. Call **1-866-545-9070** to speak with one of our Loan Specialists.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown
Property Address: 2122 21ST ST NITRO, WV 25143	Principal Balance: \$103,660.82 Escrow Balance: (\$1,861.30) Past Due Balance: \$13,386.92	Your loan became delinquent on 07/01/17 and is now 565 days delinquent.	Principal: \$181.90 Interest: \$365.78 Escrow: \$155.97 Next Payment Due: \$703.65 Past Due Payments: \$13,386.92 Outstanding Late Charges: \$0.00 Other Fees: \$449.44 Total Amount Due: \$14,540.01 The total payment amount needed to bring the account current is \$14,540.01.
Loan Type: RHS	Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$155.04	Recent Account History	
Prepayment Penalty: No			
Interest Rate Information:			
Current Interest Rate:	4.375%	Due Date	Amt Due
Next Payment Change Date (Escrow):	08/01/19	09/01/18	\$703.65
Reason For Payment Change:	Escrow Analysis	10/01/18	\$703.65
		11/01/18	\$703.65
		12/01/18	\$703.65
		01/01/19	\$703.65
		02/01/19	\$703.65
		Pmt Date	Amt Paid
		09/01/18	N/A
		10/01/18	N/A
		11/01/18	N/A
		12/01/18	N/A
		01/01/19	N/A
		02/01/19	N/A
Transactions Since Your Last Statement			
Date	Description	Charges	Payments
01/02/19	Property Inspection Fees	\$15.00	\$0.00
01/02/19	Property Preservation Fees	\$1.05	\$0.00
Past Payments Breakdown			
Payment Elements	Paid Last Month	Paid Year to Date	
Principal	\$0.00	\$0.00	
Interest	\$0.00	\$0.00	
Escrow (Taxes & Insurance)	\$0.00	\$0.00	
Fees	\$0.00	\$0.00	
Credit Balance	\$0.00	\$155.04	
Total	\$0.00	\$0.00	

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

*This is the amount credited to your account that typically is not enough to apply as a regular payment. Once additional funds are received that add up to a regular payment, these funds generally will be applied accordingly.

▲ Please detach and return with your payment ▲



Loan Number

Current Month's Payment Due: \$703.65
Past Due Payments: \$13,386.92
Late Charge if After 02/16/19: \$15.00
Current Month's Payment if After 02/16/19: \$718.65
Outstanding Late Charges: \$0.00
Other Fees: \$449.44
Amount Due 02/01/19: \$14,540.01

Current Payment Due: \$
Additional Principal: \$
Additional Escrow: \$
Other: \$
Total Amount Enclosed: \$

Clearly indicate in the boxes above how additional funds need to be applied




PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726



PENNYMAC 001512
50007036510013386926

Other Important Information


How to Contact Us	 www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 <u>PennyMac Customer Service:</u> (800) 777-4001 M – F: 6:00 AM – 6:00 PM PT Sat: 7:00 AM – 11:00 AM PT Fax: (866) 577-7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Make a Payment	Auto-Pay*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: CA ID Number: <i>Enter Loan Number</i>	Check**: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations POB 30597 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	Property Tax Bills: If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.) Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.	General Insurance Questions: (866) 318-0208 Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008–2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (05-2018)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor obligations, or other applicable law, any portion of the payment to your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

STOLER PENNYMAC 001513

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. PENNYMAC LOAN SERVICES, LLC P O BOX 514387 LOS ANGELES, CA 90051 (800)777-4001		*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.		OMB No. 1545-0001 2018 Substitute Form 1098	Mortgage Interest Statement Copy B For Payer/ Borrower The information in boxes 1 through 9 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.
		1 Mortgage interest received from payer(s)/borrower(s)* \$ 757.71			
RECIPIENT'S/LENDER'S TIN 26-2049351	PAYER'S/BORROWER'S TIN [REDACTED]	2 Outstanding mortgage principal as of 1/1/2018 \$ 103,998.47	3 Mortgage origination date 4/10/2014		
PAYER'S/BORROWER'S name JESSICA L STOLER		4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 412.33		
Street address (including apt. no.) 2122 21ST ST		6 Points paid on purchase of principal residence \$ 0.00			
City or town, state or province, country, and ZIP or foreign postal code NITRO, WV 25143		7 <input type="checkbox"/> If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8. 8 Address or description of property securing mortgage (see instructions) 2122 21ST ST NITRO, WV 25143			
9 Number of properties securing the mortgage 1	10 Other REAL ESTATE TAXES PAID \$ 856.22				
Account number (see instructions) [REDACTED]					

Form 1098

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

If Box 5 (Mortgage Insurance Premiums) is populated, that amount may not be deductible. Please consult the IRS or your tax advisor to determine the deductibility.

STOLER_PENNYMAC_001514

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.

Caution: *If you prepaid interest in 2018 that accrued in full by January 15, 2019, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2018 even though it may be included in box 1.* If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Shows the outstanding mortgage principal on the mortgage as of January 1, 2018.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your 2018 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and Itemized Deduction Recoveries in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the 2018 Schedule A (Form 1040) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Box 8. This is the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

Box 10. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

**Servicemembers Civil Relief
Act Notice Disclosure****U.S. Department of Housing
and Urban Development
Office of Housing****OMB Approval 2502-0584
Exp 3/31/2021****Legal Rights and Protections Under the SCRA**

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. **PennyMac Loan Services, LLC, P.O. Box 514387 Los Angeles, CA 90051-4387, or call Toll-Free 866-545-9070.**
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

Contact Us:

Statement Date:

02/16/2019

Customer Service: (800) 777-4001

Loan Number:

Insurance: (866) 318-0208

Insurance Claims: (866) 314-0498

Web: www.PennyMacUSA.com

Amount Due

03/01/19:

\$15,275.76

If the payment is received after 03/16/19, a late fee of \$15.00 will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is delinquent. Failure to pay your loan current may result in expenses and foreclosure – the loss of your home. Please contact us so we can discuss options that could get you back on track and keep you in your home. Call **1-866-545-9070** to speak with one of our Loan Specialists.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown
Property Address: 2122 21ST ST NITRO, WV 25143	Principal Balance: \$103,660.82 Escrow Balance: (\$2,290.10) Past Due Balance: \$14,090.57	Your loan became delinquent on 07/01/17 and is now 597 days delinquent.	Principal: \$182.57 Interest: \$365.11 Escrow: \$155.97 Next Payment Due: \$703.65 Past Due Payments: \$14,090.57 Outstanding Late Charges: \$0.00 Other Fees: \$481.54 Total Amount Due: \$15,275.76 The total payment amount needed to bring the account current is \$15,275.76.
Loan Type: RHS	Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$155.04	Recent Account History	
Prepayment Penalty: No			
Interest Rate Information:			
Current Interest Rate:	4.375%	Due Date	Amt Due
Next Payment Change Date (Escrow):	08/01/19	10/01/18	\$703.65
Reason For Payment Change:	Escrow Analysis	11/01/18	\$703.65
		12/01/18	\$703.65
		01/01/19	\$703.65
		02/01/19	\$703.65
		03/01/19	\$703.65
		Pmt Date	Amt Paid
		10/01/18	N/A
		11/01/18	N/A
		12/01/18	N/A
		01/01/19	N/A
		02/01/19	N/A
		03/01/19	N/A
Transactions Since Your Last Statement			
Date	Description	Charges	Payments
01/24/19	Property Inspection Fees	\$15.00	\$0.00
01/24/19	Property Preservation Fees	\$1.05	\$0.00
02/01/19	County Tax	\$0.00	(\$428.80)
02/11/19	Property Preservation Fees	\$1.05	\$0.00
Past Payments Breakdown			
Payment Elements	Paid Last Month	Paid Year to Date	
Principal	\$0.00	\$0.00	
Interest	\$0.00	\$0.00	
Escrow (Taxes & Insurance)	\$0.00	\$0.00	
Fees	\$0.00	\$0.00	
Credit Balance	\$0.00	\$155.04	
Total	\$0.00	\$0.00	

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

* This is the amount credited to your account that typically is not enough to apply as a regular payment. Once additional funds are received that add up to a regular payment, these funds generally will be applied accordingly.

Please detach and return with your payment.



Loan Number:

Current Month's Payment Due: \$703.65
Past Due Payments: \$14,090.57
Late Charge if After 03/16/19: \$15.00
Current Month's Payment if After 03/16/19: \$718.65
Outstanding Late Charges: \$0.00
Other Fees: \$481.54
Amount Due 03/01/19: \$15,275.76

Current Payment Due: \$
Additional Principal: \$
Additional Escrow: \$
Other: \$
Total Amount Enclosed: \$




Clearly indicate in the boxes above how additional funds need to be applied

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726

STOLER PENNYMAC 001517

60007036510014090571

Other Important Information


	www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 <u>PennyMac Customer Service:</u> (800) 777-4001 M – F: 6:00 AM – 6:00 PM PT Sat: 7:00 AM – 11:00 AM PT Fax: (866) 577-7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Make a Payment	Auto-Pay *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: CA ID Number: <i>Enter Loan Number</i>	Check **: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	Property Tax Bills: If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.) Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.	General Insurance Questions: (866) 318-0208 Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008-2019 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (02-2019)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of the loan, or other applicable law, any funds in excess of the periodic payment that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

STOLER PENNYMAC 001518



P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

Statement Date:

02/16/2019

Loan Number:

Transactions Since Your Last Statement - Continued

Date	Description	Charges	Payments
02/11/19	Property Inspection Fees	\$15.00	\$0.00

**Servicemembers Civil Relief
Act Notice Disclosure****U.S. Department of Housing
and Urban Development
Office of Housing****OMB Approval 2502-0584
Exp 3/31/2021****Legal Rights and Protections Under the SCRA**

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. **PennyMac Loan Services, LLC, P.O. Box 514387 Los Angeles, CA 90051-4387, or call Toll-Free 866-545-9070.**
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

P.O. Box 514387
Los Angeles, CA 90051-4387

Monthly Mortgage Statement

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726Contact Us:
Customer Service: (800) 777-4001
Insurance: (866) 318-0208
Insurance Claims: (866) 314-0498
Web: www.PennyMacUSA.comStatement Date: 03/16/2019
Loan Number: [REDACTED]
Amount Due
04/01/19: \$15,995.46

If the payment is received after 04/16/19, a late fee of \$15.00 will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.

Please see below for information on the amount needed to bring your loan current and avoid foreclosure. If you want to ensure your loan is fully up-to-date on all amounts due, please contact us at 866-545-9070 for the full reinstatement amount.

Your loan is delinquent. Failure to pay your loan current may result in expenses and foreclosure – the loss of your home. Please contact us so we can discuss options that could get you back on track and keep you in your home. Call 1-866-545-9070 to speak with one of our Loan Specialists.

Loan Overview	Current Loan Balances	**Delinquency Notice**	Total Payment Breakdown
Property Address: 2122 21ST ST NITRO, WV 25143	Principal Balance: \$103,660.82 Escrow Balance: (\$2,290.10) Past Due Balance: \$14,794.22	Your loan became delinquent on 07/01/17 and is now 625 days delinquent.	Principal: \$183.23 Interest: \$364.45 Escrow: \$155.97 Next Payment Due: \$703.65 Past Due Payments: \$14,794.22 Outstanding Late Charges: \$0.00 Other Fees: \$497.59 Total Amount Due: \$15,995.46 The total payment amount needed to bring the account current is \$15,995.46.
Loan Type: RHS	Outstanding Late Charges: \$0.00 Credit Balance* (since last statement): \$155.04	Recent Account History	
Prepayment Penalty: No			
Interest Rate Information:			
Current Interest Rate:	4.375%	Due Date	Amt Due
Next Payment Change Date (Escrow):	08/01/19	Pmt Date	Amt Paid
Reason For Payment Change:	Escrow Analysis	11/01/18	\$703.65
		12/01/18	\$703.65
		01/01/19	\$703.65
		02/01/19	\$703.65
		03/01/19	\$703.65
		04/01/19	\$703.65
Transactions Since Your Last Statement			
Date	Description	Charges	Payments
03/13/19	Property Inspection Fees	\$15.00	\$0.00
03/13/19	Property Preservation Fees	\$1.05	\$0.00
Past Payments Breakdown			
Payment Elements	Paid Last Month	Paid Year to Date	
Principal	\$0.00	\$0.00	
Interest	\$0.00	\$0.00	
Escrow (Taxes & Insurance)	\$0.00	\$0.00	
Fees	\$0.00	\$0.00	
Credit Balance	\$0.00	\$155.04	
Total	\$0.00	\$0.00	

See the following pages for Important Consumer Information. To find free or low-cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

*This is the amount credited to your account that typically is not enough to apply as a regular payment. Once additional funds are received that add up to a regular payment, these funds generally will be applied accordingly.

Please detach and return with your payment.






Loan Number [REDACTED]

PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929Current Month's Payment Due: \$703.65
Past Due Payments: \$14,794.22
Late Charge if After 04/16/19: \$15.00
Current Month's Payment if After 04/16/19: \$718.65
Outstanding Late Charges: \$0.00
Other Fees: \$497.59
Amount Due 04/01/19: \$15,995.46Current Payment Due: \$
Additional Principal: \$
Additional Escrow: \$
Other: \$
Total Amount Enclosed: \$

Clearly indicate in the boxes above how additional funds need to be applied

JESSICA L STOLER
2122 21ST ST
NITRO, WV 25143-1726PENNYMAC 001521
60007036510014794229

Other Important Information


How to Contact Us	 www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 PennyMac Customer Service: (800) 777-4001 M – F: 6:00 AM – 6:00 PM PT Sat: 7:00 AM – 11:00 AM PT Fax: (866) 577-7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Make a Payment	Auto-Pay*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: PennyMac Pay To: PennyMac Loan Services Code State: CA ID Number: Enter Loan Number	Check**: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	Property Tax Bills: If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (Please note: Supplemental/Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.) Claim Settlement Checks: Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.		General Insurance Questions: (866) 318-0208 Insurance Information: Anytime there is a change to your insurance policy please provide your insurance carrier the below: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy below for more information.

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

 Equal Housing Opportunity © 2008-2019 PennyMac Loan Services, LLC, 3043 Townsquare Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 359533 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (02-2019)

Important Information About Mailed Payments

- Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.
- Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.
- Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.
- Please sign and write your account number on your check or money order.

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of the property, or other applicable law, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

STOLER PENNYMAC 001522

**Servicemembers Civil Relief
Act Notice Disclosure****U.S. Department of Housing
and Urban Development
Office of Housing**OMB Approval 2502-0584
Exp 3/31/2021**Legal Rights and Protections Under the SCRA**

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. **PennyMac Loan Services, LLC, P.O. Box 514387 Los Angeles, CA 90051-4387, or call Toll-Free 866-545-9070.**
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.